

	Type	L #	Hits	Search Text	DBs	Time Stamp
1	BRS	L1	1	6345261.pn.	USPA T; US-P GPU B	2003/08/2 6 12:55
2	BRS	L2	284	(transfer\$8 or redempt\$8) near10 loan	USPA T; US-P GPU B	2003/08/2 6 13:00
3	BRS	L3	6579	award or reward) (retirement	USPA T; US-P GPU B	2003/08/2 6 13:02
4	BRS	L4	13	(award or reward) near10 (retirement)	USPA T; US-P GPU B	2003/08/2 6 13:03
5	BRS	L5	21	(award or reward) near10 (loan)	USPA T; US-P GPU B	2003/08/2 6 13:27
6	BRS	L6	0	l4 and l5	USPA T; US-P GPU B	2003/08/2 6 13:04
7	BRS	L7	4582	loan	USPA T; US-P GPU B	2003/08/2 6 13:27
8	BRS	L8	2211	retirement	USPA T; US-P GPU B	2003/08/2 6 13:27
9	BRS	L9	310	l7 and l8	USPA T; US-P GPU B	2003/08/2 6 13:28
10	BRS	L10	2126 1	award or reward or incentive	USPA T; US-P GPU B	2003/08/2 6 13:28
11	BRS	L11	112	l9 and l10	USPA T; US-P GPU B	2003/08/2 6 13:28

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	Type	L #	Hits	Search Text	DBs	Time Stamp
1	BRS	L39	1	6488203.pn.	USPA T; US-P GPU B	2003/08/2 6 09:47
2	BRS	L40	6026 0	(redemp\$8 or redeem\$6 or transfer\$8) near20 (bonus or reward or award or point or cash-back or (frequent adj3 flyer))	USPA T; US-P GPU B	2003/08/2 6 09:53
3	BRS	L41	5995 7	purchase	USPA T; US-P GPU B	2003/08/2 6 09:53
4	BRS	L42	2698 00	internet or web or online	USPA T; US-P GPU B	2003/08/2 6 09:54
5	BRS	L43	1625	l40 and l41 and l42	USPA T; US-P GPU B	2003/08/2 6 09:54
6	BRS	L44	1384	l40 and 705/\$.ccls.	USPA T; US-P GPU B	2003/08/2 6 09:54
7	BRS	L45	976	l42 and l44	USPA T; US-P GPU B	2003/08/2 6 09:55
8	BRS	L46	1902	loyalty	USPA T; US-P GPU B	2003/08/2 6 09:55
9	BRS	L47	257	l45 and l46	USPA T; US-P GPU B	2003/08/2 6 12:02
10	BRS	L48	1	6105865.pn.	USPA T; US-P GPU B	2003/08/2 6 10:20
11	BRS	L49	1	5991736.pn.	USPA T; US-P GPU B	2003/08/2 6 12:01

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	Type	L #	Hits	Search Text	DBs	Time Stamp
12	BRS	L50	1	6009412.pn.	USPA T; US-P GPU B	2003/08/26 12:02
13	BRS	L51	1	5774870.pn.	USPA T; US-P GPU B	2003/08/26 12:02

	U	1	2	3	4	Document ID	Issue Date	Pages	Title	Current OR	Inventor
1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2003015881 8 A1	20030821	19	Systems and methods for operating loyalty programs	705/64	George, Colleen et al.
2	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2003015878 2 A1	20030821	35	Electronic processing system	705/17	Thomson, Scott et al.
3	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2003015877 1 A1	20030821	25	Retention modeling methodology for airlines	705/10	Shen, Xi et al.
4	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2003015416 3 A1	20030814	18	System and method for using cards for sponsored programs	705/39	Phillips, Steve et al.
5	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2003015412 5 A1	20030814	23	Pesonalisation of promotional offers	705/14	Mittal, Parul A. et al.
6	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2003014962 8 A1	20030807	48	Ordering items of playable content or other works	705/16	Abbosh, Oday et al.
7	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2003014520 5 A1	20030731	87	Method and system for a virtual safe	713/172	Sarcanin, Branko
8	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2003014494 2 A1	20030731	20	Methods and systems for facilitating investment transactions and accounting for banks and credit unions	705/36	Sobek, Michael F.
9	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2003014493 5 A1	20030731	12	Methods and systems for processing, accounting, and administration of stored value cards	705/35	Sobek, Michael F.
10	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2003013541 0 A1	20030717	15	Offer system and method	705/14	Chapman, Dean et al.
11	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	US 2003013094 0 A1	20030710	26	Value transfer systems and methods	705/39	Hansen, Kurt et al.
12	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	US 2003013089 5 A1	20030710	22	System and method for the transfer of loyalty points	705/14	Antonucci, Donna A. et al.
13	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2003012602 0 A1	20030703	9	Methods and systems for electronic receipt transmission and management	705/21	Smith, Steven B. et al.
14	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2003012054 2 A1	20030626	16	System and method for rewarding a user's interaction behavior with a computer system	705/14	Arning, Andreas
15	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2003011513 5 A1	20030619	11	Method and apparatus for recording transactions	705/39	Sarfraz, Aamer Ahmad et al.
16	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2003011510 2 A1	20030619	30	Method and an apparatus for promoting a product or brand	705/14	Mothwurf, Ewald
17	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	US 2003011510 0 A1	20030619	12	System and method for receiving and redeeming loyalty incentives	705/14	Teicher, Mordechai

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18	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2003010570 5 A1	20030605	17	Computer web-based auction platform	705/37	Eyre, Ethan B.
19	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	US 2003009729 8 A1	20030522	7	On-line bonus program	705/14	Klimpl, Martin et al.
20	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2003009337 2 A1	20030515	9	Customizable offline payment plug-in for payment server	705/40	Atogi, O. Michael et al.
21	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2003008398 8 A1	20030501	15	Method and system for providing and billing internet services	705/40	Reith, Lothar
22	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2003007887 7 A1	20030424	8	Method, system, and storage medium for pre-screening customers for credit card approval at a point of sale	705/38	Beirne, Kenneth et al.
23	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	US 2003007886 4 A1	20030424	17	Financial transaction system with saving benefit	705/35	Hardesty, Laurence D. et al.
24	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2003007883 6 A2	20030424	15	AVAILABILITY BASED ON VALUE CREATION METHOD AND SYSTEM	705/14	Ratliff , Richard M. et al.
25	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2003007879 3 A1	20030424	46	Enhanced customer-centric restaurant system	705/1	Toth, Mark E.
26	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2003007878 9 A1	20030424	24	Method and system for administrating consumer club membership cards	705/1	Oren, Zvi
27	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2003007432 8 A1	20030417	18	System and method for conducting a financial transaction using a communication device	705/75	Schiff, Steven et al.
28	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2003006978 7 A1	20030410	48	Computer system and method for the establishment of a virtual marketplace of promotional values	705/14	Tendon, Steve et al.
29	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2003006557 6 A1	20030403	14	Transmitting a file to a customer possessing a hand held computer by a point of sale terminal	705/26	Harris, Richard Hunter et al.
30	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2003006117 2 A1	20030327	32	System and method for biometric authorization for financial transactions	705/67	Robinson, Timothy
31	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2003006109 8 A1	20030327	8	Consumer incentive system	705/14	Meyer, Jason
32	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	US 2003006109 3 A1	20030327	13	System for rewarding customers of financial services providers	705/14	Todd, Donald L.
33	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2003005578 2 A1	20030320	8	Sponsor funded stored value card	705/39	Slater, Kim Michele

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34	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2003005572 1 A1	20030320	17	System for delivery of consumer-selected promotional savings	705/14	Beery, Edward L. II
35	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2003005088 2 A1	20030313	21	System and method for detecting fraudulent calls	705/35	Degen, Robert et al.
36	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	US 2003005083 1 A1	20030313	67	SYSTEM FOR DISTRIBUTION AND REDEMPTION OF LOYALTY POINTS AND COUPONS	705/14	KLAYH, JOHN
37	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2003004615 4 A1	20030306	10	Coupon marketing system	705/14	Larson, Blaine et al.
38	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2003004096 4 A1	20030227	18	Loyalty currency vending system	705/14	Lacek, Mark A.
39	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2003003694 4 A1	20030220	31	Extensible business method with advertisement research as an example	705/10	Lesandrini, Jay William et al.
40	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2003003324 6 A1	20030213	13	Sponsor funded stored value card	705/39	Slater, Kim Michele
41	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	US 2003003321 1 A1	20030213	33	System and method for networked loyalty program	705/26	Haines, Mark et al.
42	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2003002845 1 A1	20030206	60	Personalized interactive digital catalog profiling	705/27	Ananian, John Allen
43	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2003002842 5 A1	20030206	9	Method for increasing patronage to a sales enterprise through utilizing an award system	705/14	Zane, Adam S. et al.
44	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2003002354 9 A1	20030130	20	Consolidated payment account system and method	705/40	Armes, David et al.
45	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2003002349 1 A1	20030130	123	Data processing system for facilitating merchandise transactions	705/14	Brizendine, Kyle et al.
46	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2003001896 9 A1	20030123	12	Method and system for interactive television services with targeted advertisement delivery and user redemption of delivered value	725/34	Humpleman, Richard et al.
47	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2003001474 9 A1	20030116	8	Leisure facility visitor interaction system	725/23	Simons, Paul R. et al.
48	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2003001431 3 A1	20030116	124	Data processing system for facilitating merchandise transactions	705/14	Brizendine, Kyle et al.
49	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2003000952 7 A1	20030109	39	Method and system for managing images over a communication network	709/206	McIntyre, Dale F. et al.

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50	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2003000940 3 A1	20030109	49	Method and system for providing enhanced forms of financial instruments	705/35	Sapp, Neil C.
51	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2003000939 3 A1	20030109	21	Systems and methods for providing purchase transaction incentives	705/27	Norris, Jeffrey
52	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2003000938 2 A1	20030109	10	Customer identification, loyalty and merchant payment gateway	705/17	D'Arbeloff, Matthew A. et al.
53	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2003000937 4 A1	20030109	21	Schemes employing mobile communications	705/14	Moodie, Justin Charles et al.
54	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2003000487 1 A1	20030102	23	Method and apparatus for facilitating and monitoring monetary transactions and rewards in a gaming environment	705/39	Rowe, Rick
55	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2003000486 4 A1	20030102	10	Receivables management method	705/38	Kregor, Anthony John et al.
56	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2003000480 9 A1	20030102	28	Method and system for automatically calculating and managing consumer earned equity	705/14	Palcic, Patric M. et al.
57	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2003000479 9 A1	20030102	17	Enhancement incentive system using transaction events for users rewards on a distributed network	705/14	Kish, William Elmer
58	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	US 2003000479 4 A1	20030102	7	Corporate rewards program overdraft method	705/14	Hamilton, Rick A. II
59	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2002019880 6 A1	20021226	32	Systems and methods for accessing and modifying usage parameters associated with a financial transaction account	705/35	Blagg, Lynn H. et al.
60	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2002019406 8 A1	20021219	26	System and method for securing data through a PDA portal	705/14	Bishop, Fred et al.
61	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	US 2002018851 1 A1	20021212	14	Interactive online point redemption system	705/14	Johnson, Christopher et al.
62	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	US 2002018850 9 A1	20021212	36	System and method for networked loyalty program	705/14	Ariff, Fauziah B. et al.
63	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2002017805 6 A1	20021128	7	Consumer loyalty marketing program based on multi-transaction platform that provides high rewards to members under a tiered reward scheme	705/14	Lim, Chee Beng

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64	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2002017401 8 A1	20021121	21	Method, system, and computer readable medium for facilitating a transaction between a customer, a merchant and an associate	705/26	Bunger, Mark et al.
65	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2002017401 1 A1	20021121	24	Systems and methods for conducting a loyalty program	705/14	Sanchez, Michael F. et al.
66	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2002016966 8 A1	20021114	14	Method, article of manufacture, and processing device for providing promotions over a network using an alphanumeric sequence from a product	705/14	Bank, Edward L. et al.
67	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2002016966 0 A1	20021114	28	Comprehensive, fully integrated online promotion program for goods and/or service providers doing business online and/or offline	705/14	Taylor, Jason Brandon et al.
68	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2002016167 0 A1	20021031	48	Method and apparatus for facilitating purchase agreements with a retailer	705/26	Walker, Jay S. et al.
69	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2002016164 1 A1	20021031	25	Method and system for redeeming product marketing rebates	705/14	Quinlan, Chris et al.
70	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2002016164 0 A1	20021031	21	Method for the wireless delivery and redemption of merchant discount offers	705/14	Wolfe, Jason
71	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2002016163 1 A1	20021031	10	Methods for e-coupon extension	705/14	Banerjee, Dwip N. et al.
72	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2002016163 0 A1	20021031	67	Loyalty reward program for reducing the balance of a loan obligation	705/14	Kern , K. Jon et al.
73	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2002015668 8 A1	20021024	45	Global electronic commerce system	705/26	Horn, Michel et al.
74	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2002015668 3 A1	20021024	58	Systems and methods for utilizing a point-of-sale system	705/16	Stoutenburg, Earney et al.
75	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2002015667 6 A1	20021024	21	System, method, and apparatus for creating and securely managing accounts holding cash equivalents	705/14	Ahrens, John C. et al.
76	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2002015217 9 A1	20021017	24	Remote payment method and system	705/67	Racov, Achiezer
77	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2002015212 3 A1	20021017	39	System and method for processing financial transactions	705/14	Giordano, Joseph et al.



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78	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 20020152116 A1	20021017	19	Method and system for generating fixed and/or dynamic rebates in credit card type transactions	705/14	Yan, Kent J. et al.
79	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 20020147639 A1	20021010	29	Method and system for providing promotions to a customer based on the status of previous promotions	705/14	Williams, Eric N. et al.
80	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 20020143683 A1	20021003	10	Stockholder bonus and participation system	705/36	Taylor, Richard
81	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 20020143630 A1	20021003	32	Method and apparatus for serving or delivering advertisements for a worldwide web page	705/14	Steinman, Jonas L. et al.
82	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 20020143626 A1	20021003	23	System and method for networked loyalty program	705/14	Voltmer, Theodore S. et al.
83	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 20020143614 A1	20021003	44	Apparatus and method of facilitating the exchange of points between selected entities	705/14	MacLean, Trevor Robert et al.
84	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 20020143612 A1	20021003	22	Electronic coupons decision support and recommendation system	705/14	Barik, Rajkishore et al.
85	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 20020133401 A1	20020919	16	Method and system for accumulating coupon values in an account for future redemption	705/14	Mount, Jeffrey R. et al.
86	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 20020133392 A1	20020919	38	Distributed customer relationship management systems and methods	705/10	Angel, Mark A. et al.
87	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 20020133385 A1	20020919	74	Method and computer program product for weather adapted, consumer event planning	705/7	Fox, Frederic D. et al.
88	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 20020128967 A1	20020912	41	Bar coded bill payment system and method	705/40	Meyer, John et al.
89	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 20020128916 A1	20020912	29	Methods, apparatus and articles-of-manufacture for distributing/redeeming a universal incentive currency	705/26	Beinecke, Walter III
90	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 20020128908 A1	20020912	33	System for conducting user-specific promotional campaigns using multiple communications device platforms	705/14	Levin, Brian E. et al.
91	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 20020126813 A1	20020912	10	Phone based rewards programs method and apparatus prepared by tellme networks, Inc	379/114.12	Partovi, Hadi et al.

	U	1	2	3	4	Document ID	Issue Date	Pages	Title	Current OR	Inventor
92	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2002012396 5 A1	20020905	12	Method and system for electronic commerce using a mobile communication system	705/41	Phillips, Joyce
93	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2002012395 7 A1	20020905	42	Method and apparatus for marketing and communicating in the wine/spirits industry	705/37	Notarius, Burt et al.
94	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2002012392 6 A1	20020905	12	System and method for implementing a loyalty program incorporating on-line and off-line transactions	705/14	Bushold, Thomas R. et al.
95	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2002012053 1 A1	20020829	7	Method and system for collecting footwear manufacturing data	705/26	Fonsen, Jarno
96	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2002012051 3 A1	20020829	22	Patronage incentive saving system and method for retail businesses	705/14	Webb, Christopher S. et al.
97	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2002012050 4 A1	20020829	38	Computerized system and method for increasing the effectiveness of advertising	705/14	Gould, Alan D. et al.
98	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2002011626 6 A1	20020822	44	Method and system for tracking and providing incentives for time and attention of persons and for timing of performance of tasks	705/14	Marshall, Thaddeus
99	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	US 2002011626 4 A1	20020822	16	Customer loyalty investment program system and method	705/14	Feidelson, Robert S. et al.
100	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2002011191 7 A1	20020815	14	Tokenless biometric electronic transactions using an audio signature to identify the transaction processor	705/64	Hoffman, Ned et al.

8/26

9/677, 401

8

	Type	Hits	Search Text	DBs	Time Stamp
1	BRS	136	reward near5 loyalty	USPAT; US-PGPUB	2003/08/26 07:11
2	BRS	2	cash-back near5 bonus	USPAT; US-PGPUB	2003/08/26 07:12
3	BRS	571	frequent near5 flyer	USPAT; US-PGPUB	2003/08/26 07:12
4	BRS	100519 8	transfer\$6	USPAT; US-PGPUB	2003/08/26 07:12
5	BRS	662	(reward near5 loyalty) or (cash-back near5 bonus) or (frequent near5 flyer)	USPAT; US-PGPUB	2003/08/26 07:12
6	BRS	4177	loan	USPAT; US-PGPUB	2003/08/26 07:13
7	BRS	4582	loan	USPAT; US-PGPUB	2003/08/26 07:13
8	BRS	56	transfer\$6 and ((reward near5 loyalty) or (cash-back near5 bonus) or (frequent near5 flyer)) and loan	USPAT; US-PGPUB	2003/08/26 07:15
9	BRS	6	(transfer\$6 and ((reward near5 loyalty) or (cash-back near5 bonus) or (frequent near5 flyer)) and loan) and ((transfer\$8 or redempt\$8) near10 loan)	USPAT; US-PGPUB	2003/08/26 07:31
10	BRS	473	redemp\$8 near10 (bonus or reward or award or point or cash-back or (frequent adj3 flyer))	USPAT; US-PGPUB	2003/08/26 07:39
11	BRS	2	((transfer\$8 or redempt\$8) near10 loan) and (redemp\$8 near10 (bonus or reward or award or point or cash-back or (frequent adj3 flyer)))	USPAT; US-PGPUB	2003/08/26 07:33
12	BRS	322	(transfer\$8 or redempt\$6 or redeem\$6) near20 loan	USPAT; US-PGPUB	2003/08/26 07:38
13	BRS	45	((transfer\$8 or redempt\$6 or redeem\$6) near20 loan) and ((redemp\$8 or redeem\$6 or transfer\$8) near20 (bonus or reward or award or point or cash-back or (frequent adj3 flyer)))	USPAT; US-PGPUB	2003/08/26 09:46
14	BRS	1	6488203.pn.	USPAT; US-PGPUB	2003/08/26 09:47
15	BRS	60260	(redemp\$8 or redeem\$6 or transfer\$8) near20 (bonus or reward or award or point or cash-back or (frequent adj3 flyer))	USPAT; US-PGPUB	2003/08/26 13:39
16	BRS	59957	purchase	USPAT; US-PGPUB	2003/08/26 09:53
17	BRS	269800	internet or web or online	USPAT; US-PGPUB	2003/08/26 09:54

	Type	Hits	Search Text	DBs	Time Stamp
18	BRS	1625	((redemp\$8 or redeem\$6 or transfer\$8) near20 (bonus or reward or award or point or cash-back or (frequent adj3 flyer))) and purchase and (internet or web or online)	USPAT; US-PGPUB	2003/08/26 09:54
19	BRS	1384	((redemp\$8 or redeem\$6 or transfer\$8) near20 (bonus or reward or award or point or cash-back or (frequent adj3 flyer))) and 705/\$.ccls.	USPAT; US-PGPUB	2003/08/26 09:54
20	BRS	976	(internet or web or online) and (((redemp\$8 or redeem\$6 or transfer\$8) near20 (bonus or reward or award or point or cash-back or (frequent adj3 flyer))) and 705/\$.ccls.)	USPAT; US-PGPUB	2003/08/26 09:55
21	BRS	1902	loyalty	USPAT; US-PGPUB	2003/08/26 09:55
22	BRS	257	((internet or web or online) and (((redemp\$8 or redeem\$6 or transfer\$8) near20 (bonus or reward or award or point or cash-back or (frequent adj3 flyer))) and 705/\$.ccls.)) and loyalty	USPAT; US-PGPUB	2003/08/26 12:54
23	BRS	1	6105865.pn.	USPAT; US-PGPUB	2003/08/26 10:20
24	BRS	1	5991736.pn.	USPAT; US-PGPUB	2003/08/26 12:01
25	BRS	1	6009412.pn.	USPAT; US-PGPUB	2003/08/26 12:02
26	BRS	1	5774870.pn.	USPAT; US-PGPUB	2003/08/26 12:02

	Type	L #	Hits	Search Text	DBs	Time Stamp
12	BRS	L12	78	l11 and 705/\$.ccls.	USPAT; US-P GPU B	2003/08/26 13:29
13	BRS	L13	19149	(redemp\$8 or redeem\$6 or transfer\$8) near20 (bonus or reward or award or point or cash-back or (frequent adj3 flyer))	EPO; JPO; DER WEN T	2003/08/26 13:40
14	BRS	L14	207038	internet or online or web or www	EPO; JPO; DER WEN T	2003/08/26 13:40
15	BRS	L15	520	l13 and l14	EPO; JPO; DER WEN T	2003/08/26 13:40
16	BRS	L16	482	redeem46 or redemption	EPO; JPO; DER WEN T	2003/08/26 13:40
17	BRS	L17	27	l15 and l16	EPO; JPO; DER WEN T	2003/08/26 13:41

9/677,401

	U	1	2	3	4	Document ID	Issue Date	Pages	Title	Inventor
1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	WO 2056530 A2	20020718	91	METHOD AND SYSTEM FOR TRACKING AND PROVIDING INCENTIVES FOR TIME AND ATTENTION OF PERSONS AND FOR TIMING OF PERFORMANCE OF TASKS	MARSHALL, T THADDEUS
2	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	EP 1168221 A1	20020102	26	Systems and methods for providing interactive customer access to a frequent shopper program and for delivering frequent shopper program information to targeted customers	DOSS, GARY LAMAR
3	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	WO 9960503 A1	19991125	46	DEMOGRAPHIC INFORMATION GATHERING AND INCENTIVE AWARD SYSTEM AND METHOD	BISTRICEANU, VIRGIL et al.
4	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2003008393 4 A	20030501	10	Voucher distribution and redemption system for mobile commerce transactions, extracts online voucher provided as attachment within voice mail message and allows redemption of voucher stored in cellular telephone of user	BEERY, G et al.
5	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2003002498 1 A	20030206	8	Automated coupon redemption unit has algorithm for searching product coupons related to universal product code of consumer items	NARASIMHAN, S
6	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	JP 2003071098 A	20030311	17	Pachinko game system manages game points acquired by user according to purchasing amount, based on which cash redemption is provided to user	
7	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	WO 2003030066 A	20030515	10	Awarding a bonus to a gaming device on a wide area network e.g. the Internet, employs a slave server networked with gaming devices at each casino site	PETERSEN, E B et al.

	U	1	2	3	4	Document ID	Issue Date	Pages	Title	Inventor
8	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2002018851 1 A	20021212	14	Interactive online point redemption system for gift coupons, has server which identifies interactive customer and executes customer corresponding loyalty reward program for redemption of rewards	BELLER, M et al.
9	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2002013340 1 A	20020926	16	Coupon value accumulation method for sales promotion by product manufacturer, involves retrieving accounts information of customer using customer identifier and crediting customer account with points in new coupon	MOUNT, J R et al.
10	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	WO 200297699 A	20021205	1	Portable reward point redeeming system for networked retail stores, communicates reward information between transaction and card terminals through interface connected to card and redeeming interfaces	PADMANABHAN, R et al.
11	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	EP 1258845 A	20030221	23	Point-of-sale (POS) system for a retail convenience store where waiting occurs due to purchasing activity, comprises supervisor terminal in close proximity to self-checkouts and can validate/authorize via Internet communications network	MILLIKAN, M R
12	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2002012891 6 A	20020912	29	Internet-based incentive marketing program operating method for business transaction, involves accruing incentive points by selecting any of provided links after logging in, to redeem award	BEINECKE, W
13	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 2002011625 7 A	20020822	30	Online advertisement and incentive system for e-commerce, has server which displays electronic stamp symbols which represents participation of incentive issuer node in electronic online system, when user accesses the node	HELBIG, A

	U	1	2	3	4	Document ID	Issue Date	Pages	Title	Inventor
14	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 20020061778 A	20020404	16	Computer games playing system for games sent via electronic mail and stored in e-mail system so as to be played with no further connection to game web site	ACRES, J
15	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	WO 200208969 A	20020131	16	Rewarding on-line advertisements viewing by recording viewer acknowledgment feedback signal and allocating points for redemption	MCVEIGH, V J
16	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	CA 2338387 A	20021031	67	Loyalty points accumulation and redemption method for assisting loan repayment, involves tracking loyalty points of users by monitoring purchase operation of users and permitting selective redemption of accumulated points	BIRD, J et al.
17	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	WO 200186545 A	20030226	91	Real-time transaction point accumulation system in which award program participant earns and accumulates points immediately has at least one on-line interactive consumer web site server	FREDREGILL, W R et al.
18	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 20010034635 A	20011025	28	Customer reward method for Internet involves giving consumers Limited Edition Digital Objects represented on users screen as small images which user can collect	WINTERS, G
19	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	WO 200161597 A	20010823	58	Computerized consumer reward point accumulation system using unique consumer account numbers in on-line interactive web site page fields	FREDREGILL, W R et al.
20	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 6450407 B	20030513	23	Advertisement information provision method for sales promotion, downloads via Internet rebate information onto chip card	FREEMAN, D H et al.



	U	1	2	3	4	Document ID	Issue Date	Pages	Title	Inventor
21	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	WO 200143034 A	20030513	56	Computer implemented system for rewarding consumer points e.g. in retail outlets or during online transaction, transmits customer's ID to administrator host system storing consumer accumulated points records	FREDREGILL, W R et al.
22	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	WO 200129750 A	20030402	97	Online auction system has auction server accessing account database, processing bid from one bidder and reserving bid price from the account record if that bid of that bidder is a valid bid	BOYD, E et al.
23	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	WO 200126001 A	20030625	11	Internet based sweepstakes system provides user with number of entries in sweepstakes, based on number of points awarded to user for accessing features of website	DAUGHERTY, F W et al.
24	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	WO 200115048 A	20010301	55	Reward program implementing method used in Internet commerce involves redeeming generic miles for credit to customer towards services from any airlines	CRAPO, J D
25	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	WO 200101278 A	20010104	29	Maintaining award points to member of loyalty plan over internet has issue message used to transfer issued points from award bank to account for member	ANDERSON, B et al.
26	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	GB 2315351 A	19980128	29	Point-service system for internet virtual shopping centre - includes unit issuing points depending on ratio defined for shops with management unit storing customer points for later redemption	EGASHIRA, Y et al.

	U	1	2	3	4	Document ID	Issue Date	Pages	Title	Inventor
27	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	US 5774870 A	20030610	14	Incentive award program system with computer for online user interaction - provides user with online access to product and award program homepages linked to two memory areas, user uses form to order product electronically and to redeem award points towards chosen award electronically	STOREY, T W



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26/9,K/18 (Item 5 from file: 256)  
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.  
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00120468 DOCUMENT TYPE: Review

PRODUCT NAMES: Internet Marketing (835552)

12/1999

TITLE: Loyal to a Point  
AUTHOR: Judge, Debra  
SOURCE: Internet World, v5 n34 p27(2) Dec 1, 1999  
ISSN: 1097-8291  
HOMEPAGE: <http://www.iw.com>

RECORD TYPE: Review  
REVIEW TYPE: Product Analysis  
GRADE: Product Analysis, No Rating

Online **reward** providers are going to be pushing for more online and offline retail partners as they advance from being start-up companies to successful industries after a year of robust revenue growth. However, there is an emergence of players in this market, so consolidation will happen in the coming year. Online consumers are expecting more than just the basics with their online transactions, and **rewards** and incentives may be the way to woo consumers to a company's **Web** site. MyPoints.com is a **reward** provider whose BonusMail offers purchase **points** to members who respond to targeted e-mail, and Cybergold's members earn cash incentives for responding to ads and direct-mail offers. Free Ride Media has linked an online **rewards** program with daily, run-of-the-mill offline **redemption** opportunities in an effort to engage a person in a series of transactions among a variety of sites. **Reward** providers are also partnering with portals to help them build their own **reward** systems.

COMPANY NAME: Vendor Independent (999999)  
SPECIAL FEATURE: Tables  
DESCRIPTORS: E-Commerce; Internet Marketing; Internet Shopping;  
Pricing  
REVISION DATE: 20010130

PRODUCT NAMES: Internet Marketing...

TITLE: Loyal to a Point

Online **reward** providers are going to be pushing for more online and offline retail partners as they...

...year. Online consumers are expecting more than just the basics with their online transactions, and **rewards** and incentives may be the way to woo consumers to a company's **Web** site. MyPoints.com is a **reward** provider whose BonusMail offers purchase **points** to members who respond to targeted e-mail, and Cybergold's members earn cash incentives for responding to ads and direct-mail offers. Free Ride Media has linked an online **rewards** program with daily, run-of-the-mill offline **redemption** opportunities in an effort to engage a person in a series of transactions among a variety of sites. **Reward** providers are also partnering with portals to help them build their own **reward** systems.

DESCRIPTORS: E-Commerce; Internet Marketing; Internet Shopping;  
Pricing

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26/9,K/40 (Item 13 from file: 583)  
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09233457

AOL, American Airlines Work on Loyalty Program

US: **INTERNET** LOYALTY SCHEME FROM AOL AND AIRLINE  
Wall Street Journal Europe (WSJ) 01 Feb 2000 p.3  
Language: ENGLISH

American Airlines and America Online (AOL) are together working on an **Internet** loyalty scheme to be known as AOL AAdvantage. Technology for the programme will be provided by Netcentives of San Francisco, which will also work with AOL on a loyalty scheme aimed at users of the AOL **Internet** chatting service, ICQ. As part of the deal, AOL will take a stake of around 5% in Netcentives. According to the terms of AOL AAdvantage, members may earn **points** through the purchase of books, compact discs and other items from retail partners of AOL. They may then **redeem** their **points** against purchases of American Airlines' tickets, or any other items. Air miles earned by users of American Airlines' frequent flyers programmes may also be **redeemed** with the AOL retailers.

COMPANY: ICQ; NETCENTIVES; AOL; AMERICA ONLINE; AMERICAN AIRLINES

PRODUCT: Passenger Air Transport (4501); Scheduled Airlines (4510);  
EVENT: General Management Services (26);  
COUNTRY: United States (1USA);

US: **INTERNET** LOYALTY SCHEME FROM AOL AND AIRLINE

American Airlines and America Online (AOL) are together working on an **Internet** loyalty scheme to be known as AOL AAdvantage. Technology for the programme will be provided...

...will also work with AOL on a loyalty scheme aimed at users of the AOL **Internet** chatting service, ICQ. As part of the deal, AOL will take a stake of around 5% in Netcentives. According to the terms of AOL AAdvantage, members may earn **points** through the purchase of books, compact discs and other items from retail partners of AOL. They may then **redeem** their **points** against purchases of American Airlines' tickets, or any other items. Air miles earned by users of American Airlines' frequent flyers programmes may also be **redeemed** with the AOL retailers.  
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26/ST26/23 (Item 10 from file: 256)  
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.  
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00104063 DOCUMENT TYPE: Review

PRODUCT NAMES: Internet Marketing (835552

TITLE: Frequent-surfer programs help pull in the hits  
AUTHOR: Wagner, Mitch  
SOURCE: Computerworld, v31 n40 p45(2) Oct 6, 1997  
ISSN: 0010-4841  
HOMEPAGE: http://www.computerworld.com

RECORD TYPE: Review  
REVIEW TYPE: Product Comparison  
GRADE: Product Comparison, No Rating

The airlines are not the only ones awarding miles for frequent use of their services. **Internet** sites are now awarding frequent-flyer type **points** along with free software to keep customers coming back. Netcentives Incorporated, based in San Mateo, California, is even offering airline frequent-flier miles on its site. The frequent-flyer miles can be earned on any of six major airlines, including Delta and American. Hello Direct is a direct marketing company which is offering **points** that can be **redeemed** for products through MotivationNet (HelloDirect pays a commission for each sale). There are an estimated half dozen sites that offer users incentives to return to them. Like the Green Stamps that used to be given out at grocery stores to customers, CyberGold offers **points** to merchants, who can pass the **points** on to their customers. The customers can **redeem** the **points** for cash and merchandise. CyberGold **rewarded** customers for reading ads and answering a few questions. Other uses of online **points** include encouraging site visitors to buy products, register for a site, or fill out marketing surveys. There is no hard evidence that any of these tactics really work, however. PowerAgent, which once offered cash to customers willing to read ads from PowerAgent advertisers, recently laid off 50 of its 60 employees. Only time will tell whether other incentive sites fare better.

COMPANY NAME: Vendor Independent (999999)  
DESCRIPTORS: Advertising; **Internet** Marketing; **Internet** Utilities;  
Retailers  
REVISION DATE: 20020819

PRODUCT NAMES: Internet Marketing...

The airlines are not the only ones awarding miles for frequent use of their services. **Internet** sites are now awarding frequent-flyer type **points** along with free software to keep customers coming back. Netcentives Incorporated, based in San Mateo...

...airlines, including Delta and American. Hello Direct is a direct marketing company which is offering **points** that can be **redeemed** for products through MotivationNet (HelloDirect pays a commission for each sale). There are an estimated...

...Green Stamps that used to be given out at grocery stores to customers, CyberGold offers **points** to merchants, who can pass the **points** on to their customers. The customers can **redeem** the **points** for cash and merchandise. CyberGold **rewarded** customers for reading ads and answering a few questions. Other products uses of online **points** include encouraging site visitors to buy products, register for a site, or fill out marketing...

DESCRIPTORS: Advertising; **Internet** Marketing; **Internet** Utilities;  
Retailers

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Set	Items	Description
S1	751678	REDEEM? OR REDEMPTION OR TRANSFER? OR CONVERT?
S2	966090	(LOYALTY (3W) POINT??) OR INCENTIVE?? OR AWARD?? OR BONUS - OR POINT??
S3	33770	S1 (S) S2
S4	341071	WEBSITE OR INTERNET OR WEB
S5	937	S1 (S) S2 (S) S3 (S) S4
S6	73296	LOAN
S7	2	S5 AND S6
S8	183745	PURCHASE??
S9	0	S7 AND S8
S10	0	RD (unique items)
S11	0	S10 NOT PY>2001
S12	259	LOYALTY (5N) POINT??
S13	0	S11 AND S12
S14	154233	AWARD?? OR REWARD??
S15	0	S11 AND S14
S16	8524	REDEEM? OR REDEMPTION
S17	188	S16 (S) S14
S18	49	S2 (S) S16 (S) S4
S19	1	S6 AND S18
S20	1	RD (unique items)
S21	0	S20 NOT PY>2000
S22	945307	POINT?? OR AWARD?? OR REWARD??
S23	758	S16 AND S22
S24	67	S4 AND S23
S25	63	RD (unique items)
S26	49	S25 NOT PY>2000
S27	0	S26 AND S6
?		

Td033

?t s26/6,k/1-49

**26/6,K/1 (Item 1 from file: 2)**  
DIALOG(R)File 2:(c) 2003 Institution of Electrical Engineers. All rts.  
reserv.

6420283 INSPEC Abstract Number: C2000-01-7210N-028  
**Title: Web redemption : and the promise of usability**  
Publication Date: Nov.-Dec. 1999  
Copyright 1999, IEE

**Title: Web redemption : and the promise of usability**  
Abstract: With noticeable frequency, the word usability has begun to creep into **Web** vernacular, and it is not just a case of good timing or coincidence. Usability studies have been around since the 1980s, but many **Web** developers are just beginning to discover testing as a way to jump-start redesigns, while **Web** managers are using the concept to justify the project dollars they have doled out. In...

... a far richer interface design concept with great applicability for improving information retrieval on the **Web** , from the user's **point** of view.

...Descriptors: **Internet** ;  
...Identifiers: World Wide **Web** ;

**26/6,K/2 (Item 2 from file: 2)**  
DIALOG(R)File 2:(c) 2003 Institution of Electrical Engineers. All rts.  
reserv.

4892453  
**Title: Information technology: reach out and touch**  
Publication Date: Jan. 1995  
Copyright 1995, IEE

...Abstract: has dawned, and technology in the form of connected computers is in the process of **redeeming** its reputation by enabling new methods of cooperative, fulfilling work. Librarians should, even must, eagerly...

...Descriptors: **Internet** ;  
...Identifiers: **Point to Point** Protocol...

...Public Dialup **Internet** Access List

**26/6,K/3 (Item 1 from file: 35)**  
DIALOG(R)File 35:(c) 2003 ProQuest Info&Learning. All rts. reserv.

01702308 ORDER NO: AAD99-28448  
**PEACEABLE KINGDOMS: CONSTRUCTIONS OF ANIMAL LIFE IN AMERICAN LITERATURE, 1850-1950 (NINETEENTH CENTURY, TWENTIETH CENTURY)**  
Year: 1999

...presented animal folktales and trickster legends that challenged the hierarchies of ethnology and subverted, even **redeemed** , the discipline's association of human and animal. In Chapter Four, I contrast two popular...

...may ultimately reject the burden of poetic metaphor. E. B. White's *Charlotte's **Web*** (1952) is the **point** of closure: if postmodern America no longer confidently embraces the idea of human exceptionalism, it...



**26/6,K/4 (Item 2 from file: 35)**

DIALOG(R)File 35:(c) 2003 ProQuest Info&Learning. All rts. reserv.

01649841 ORDER NO: AAD98-39087

**CREATING CONSUMERS (HOW THE FOOD INDUSTRY DELIVERS ITS PRODUCTS AND MESSAGES TO ELEMENTARY SCHOOL STUDENTS AND WHAT NUTRITION PROFESSIONALS KNOW AND THINK ABOUT IT)**

Year: 1998

...to students in classrooms and during field trips; students collect product labels and register receipts **redeemable** for school equipment and sell products in school fundraisers (Category 2); product advertisements reach students via textbook covers, magazines, newspapers, posters, radio, videos, **Internet**, and teaching materials (Category 3); and food industry teaching materials and contests incorporate sponsors' products...

...about the "educational" effect of marketing programs whose real goal is uncritical allegiance to a **point** of view.

**26/6,K/5 (Item 3 from file: 35)**

DIALOG(R)File 35:(c) 2003 ProQuest Info&Learning. All rts. reserv.

01607344 ORDER NO: AAD98-07778

**CHINA'S LEFT-WING CINEMA MOVEMENT, 1932-1937: HISTORY, AESTHETICS, AND IDEOLOGY**

Year: 1997

...first intervention by intellectuals in the Chinese film industry, this cinema movement marks a converging **point** of artistic cinema and commercial cinema, a meeting place for elite culture and mass culture...

...romantic love, community, individual identity, and most importantly, a left-wing ideology which supposedly could **redeem** China from its many national problems. This study argues that these filmmakers developed a unique...

...this dissertation provide a comprehensive study of this cinema but it also highlights the complex **web** of connections among these three areas.

**26/6,K/6 (Item 4 from file: 35)**

DIALOG(R)File 35:(c) 2003 ProQuest Info&Learning. All rts. reserv.

01596722 ORDER NO: AAD98-00275

**PULP SCIENCE: RACE, GENDER, AND PREDICTION IN CONTEMPORARY AMERICAN CULTURE**

Year: 1997

...politics, pleasures, and terrors of science and technology in contemporary America. To create a vantage **point** on the consuming place of science in contemporary culture, my project studies illegitimate sciences, low...

...uses of science, our current cultural fictions of science. I hope in this work to **redeem** low science-not in order to claim it as "legitimate" science after all, but to...

...Media Lab, about our culture's first, tentative residency of the social spaces of the **Internet**. While my dissertation integrates the methods and knowledges of science studies with the methods of...

**26/6,K/7 (Item 5 from file: 35)**

DIALOG(R)File 35:(c) 2003 ProQuest Info&Learning. All rts. reserv.

01562107 ORDER NO: AAD97-20783

**MAKING HISTORY: THE NARRATIVES OF ROBERT PENN WARREN (NONFICTION)**

Year: 1997

...to those who will come after us. Warren rejects this view, envisioning history as a "web" connecting all people. Presenting history as a matrix of interconnected actions, the "web" model acknowledges personal responsibility: History acts upon each person deterministically, and each individual possesses free will to act upon the web of time.

The web paradigm accounts for the predominance of biography, and especially autobiography, in the Warren canon. Warren...

...myths to make the past more accessible or "usable" to a modern audience; and (3) **Redemption** from the notion that the past is a burden.

Narratological explication shows that as he...

...gives up all claims to neutral, detached narration. The matrix paradigm creates a shift in point of view and voice as it forces a shift toward autobiography. Autobiography becomes, for Warren...

**26/6,K/8 (Item 6 from file: 35)**

DIALOG(R)File 35:(c) 2003 ProQuest Info&Learning. All rts. reserv.

755804 ORDER NO: AAD81-19525

**FROM "BENIGNE LOVE" TO THE "BLYNDE AND WYNGED SONE": "TROILUS AND CRISEYDE" AS A LITERARY CRITIQUE OF THE "FILOSTRATO" AND THE TRADITION OF COURTLY LOVE POETRY**

Year: 1981

...belief of the love poet in the power of the lady and the poem to **redeem** the lover from the adversities of love. The parallels between the beginning of Boccaccio's...

...conventional love poetry, yet these parallels bring out the contrasts between the two poems, which point to the limitations of Boccaccio's poem and in Chaucer's, limitations Chaucer underscores through...

...Baccaccio, showing the dangerously seductive quality of their verse. The narrator's entanglement in the web of passion he describes--brought out by the striking analogy between the narrator and Troilus...

**26/6,K/9 (Item 1 from file: 233)**

DIALOG(R)File 233:(c) 2003, EBSCO Pub. All rts. reserv.

00600155 00EY04-004

**On the cutting edge -- While e-coupons are gaining rapid redemption among today's consumers, many manufacturers are voicing concerns about...**  
20000401

**On the cutting edge -- While e-coupons are gaining rapid redemption among today's consumers, many manufacturers are voicing concerns about...**

Product Name: ValuPage; Coolsavings.com; Val-Pak Coupons; Internet Coupon Directory, The; CouponSurfer.com

Discusses online grocery coupons, an option which has shown an upward trend recently. **Points** out it provides greater convenience for the consumer, and a benefit for companies attempting to...

... Notes the consumer has the benefit of customization when "clipping" coupons online. However, complains the **Internet**'s coupons are lacking, as there are only a few services which offer printable coupons...

... the coupons they want; Val-Pak Coupons, for printable coupons based on Zip code; The **Internet** Coupon Directory, for links to and information on coupons; and CouponSurfer.com, which e-mails...

Identifiers: ValuPage; Coolsavings.com; Val-Pak Coupons; **Internet** Coupon Directory, The; CouponSurfer.com

**26/6,K/10 (Item 2 from file: 233)**

DIALOG(R)File 233:(c) 2003, EBSCO Pub. All rts. reserv.

00555409 99IE12-004

**Loyal to a point -- Web rewards programs will push for more retail partners, online and off**  
19991201

**Loyal to a point -- Web rewards programs will push for more retail partners, online and off**

Discusses the emergence of **Web** sites that offer online incentives and **rewards** designed to encourage consumer loyalty. Predicts a consolidation in the market next year. Notes that online **rewards** providers are currently experiencing a collective growth spurt. Notes that these include MyPoints, beenz.com and Cybergold. Explains that **Web** shoppers have begun to expect such incentives and **rewards** in their online transactions. Reports on the blurring of the distinctions among loyalty programs, customer...

... variation in the players' business models and goals. Explains the importance of linking an online **rewards** program with run-of-the-mill offline **redemption** opportunities. Includes one table. (MEM)

Descriptors: **Web** Sites; Electronic Commerce; Electronic Shopping; Psychology; Secure Electronic Transaction; Marketing

**26/6,K/11 (Item 3 from file: 233)**

DIALOG(R)File 233:(c) 2003, EBSCO Pub. All rts. reserv.

00516073 98FP12-001

**Score free stuff online -- All this free stuff - from mugs to mousepads, best-sellers to buttermilk - is available on the Web if you know where to look**  
19981201

**...this free stuff - from mugs to mousepads, best-sellers to buttermilk - is available on the Web if you know where to look**

Provides a buyers' guide to **Web** sites that offer links to corporate giveaways and **Web** -only coupons for consumers. Reports that many major companies have built marketing strategies that incorporate...

...product offerings. Mentions that there is a variety of items offered for free on the **Internet** if the user knows where to look for it. Adds that there are **Web** sites where user can sometimes earn **reward points** for visiting the site, and these can in turn, be **redeemed** for gifts. Mentions that the **Web** sites discussed here guarantee a user's privacy; however, **points** that not all giveaway sites do so, warning that user may end up on several...

Descriptors: Low-cost; **Web** Sites; Electronic Shopping; Family; Electronic Commerce; Retailing

**26/6,K/12 (Item 4 from file: 233)**

DIALOG(R)File 233:(c) 2003, EBSCO Pub. All rts. reserv.

00487118 98CW02-311

**Uncle Sam gets friendly -- U.S. Treasury Web site teaches lessons to kids - and Webmasters**  
19980223

**Uncle Sam gets friendly -- U.S. Treasury Web site teaches lessons to kids - and Webmasters**

Reports that the **award** -winning **Web** site sponsored by the U.S. Treasury Department is a fun educational site for children, and a place of insight for businesses trying to grow traffic for their **Web** sites. Says the philosophy behind the site is geared at educating people about their government...

... tabs to describe department functions, and also has links to related activities like computing the **redemption** value of a savings bond at maturity. Adds the U.S. Department of Education will...

Descriptors: **Web** Sites; Children; Education; Federal Government; Educational Computing; Curriculum; Teachers

**26/6,K/13 (Item 5 from file: 233)**  
DIALOG(R)File 233:(c) 2003, EBSCO Pub. All rts. reserv.

00429410 96LK07-003

**Earn ` points ' for reading Web ads**  
19960701

**Earn ` points ' for reading Web ads**

Announces the new GoldMail (314) service on the **Internet** , which is the first-of-its-kind **Web** site to **award points** to consumers for each advertisement that they view. Explains that advertisers can benefit from GoldMail by targeting their messages more effectively, while accrued **points** can be **redeemed** by consumers for online time or for a wide variety of merchandise. Indicates that consumers...

...GoldMail has instituted strict policies regarding privacy protection for its members. Specifies that to earn **award points** , members must read the ads and answer one or two simple questions about each one, while extra **points** can be earned by taking additional action such as linking to the advertiser's **Web** site. (jo)

Descriptors: Advertising; **Web** Sites; World Wide **Web** ; Marketing; **Internet**

**26/6,K/14 (Item 1 from file: 256)**  
DIALOG(R)File 256:(c)2003 Info.Sources Inc. All rts. reserv.

00127237 DOCUMENT TYPE: Review

**PRODUCT NAMES: Retailers (830308); Internet Marketing (835552)**

**TITLE: Old Money, New Medium: Luxury retail pure plays may be driven...**  
Dec 12, 2000  
REVISION DATE: 20010430

**...PRODUCT NAMES: 830308); Internet Marketing...**

...of 2000 and will add the InCircle site feature, where members can view accounts and **redeem points** online. Saks launched its site recently with 12,000 stock-keeping units, and will have...

DESCRIPTORS: Apparel Industry; E-Commerce; **Internet** Marketing; **Internet** Shopping; Jewelers; Retailers

**26/6,K/15 (Item 2 from file: 256)**

DIALOG(R)File 256:(c)2003 Info.Sources Inc. All rts. reserv.

00123890 DOCUMENT TYPE: Review

**PRODUCT NAMES: Experts Exchange (004197)**

**TITLE: Point and click for help: Third-party technical support Web sites...**

Mar 20, 2000

REVISION DATE: 20020630

**TITLE: Point and click for help: Third-party technical support Web sites.....**

Network professionals are greeting third-party technical support **Web** sites with open arms because they often offer a more timely, cost-effective, and wider...

...questions. Experts Exchange has 300,000 registered users and 45,000 experts and employs a **point** system. Experts accrue **points** for answering questions, and can then **redeem** their **points** in exchange for support. One Experts Exchange user, who is a senior systems administrator, is also one of the site's most prolific experts, and as one of the top **points** - earners, is able to get free answers to Microsoft-related questions that would otherwise cost...

**26/6,K/16 (Item 3 from file: 256)**

DIALOG(R)File 256:(c)2003 Info.Sources Inc. All rts. reserv.

00122389 DOCUMENT TYPE: Review

**PRODUCT NAMES: Freedom Privacy & Security Tools (791067)**

**TITLE: Hide Your E-Mail Tracks With New Privacy Tool**

Mar 2000

REVISION DATE: 20011130

Zero-Knowledge Systems' Freedom, a new product that allows the user to **Web** surf and to send e-mail using difficult-to-trace aliases, gets excellent marks overall...

...protects against problems arising from the sending of otherwise hacker-vulnerable, easily read messages and **Web** servers' abilities to log everything that a user does, including **Web** pages viewed. Even Freedom's developers cannot identify Freedom's users, according to spokespeople. Tests...

...To renew them, a \$50 Freedom serial number must be purchased. The number can be **redeemed** for five untraceable electronic tokens; each pays for a nym for one year. Freedom's...

...via the Freedom Network, a linkage of servers that circle the globe and shield the **point** of origin from prying eyes.

DESCRIPTORS: E-Mail Utilities; Encryption; Front Ends; IBM PC & Compatibles; **Internet** Utilities; Privacy

**26/6,K/17 (Item 4 from file: 256)**

DIALOG(R)File 256:(c)2003 Info.Sources Inc. All rts. reserv.

00122107 DOCUMENT TYPE: Review

**PRODUCT NAMES:** coolsavings.com (769461); e-centives (675211); dash (789224); Mercata.com (789151); MobShop.com (789178)

**TITLE:** Shop and Earn: Online merchants want your business--and they're...

Feb 2000

**REVISION DATE:** 20000430

Many World Wide **Web** sites are highlighted that 'pay' users to shop. Online coupons are far and away the most popular incentive program on the **Internet** and are implemented either as e-coupons applied directly to purchases made on the **Web** or as coupons that people can print and **redeem** at brick-and-mortar stores in their local areas. Each coupon has a specific method...

...manufacturers' rebates, and Mercata and Accompany (now MobShop) allow users to bulk-buy on the **Internet**. As the number of people who sign on to buy a product rises, the price...

...was able to reduce the price of the Palm III from \$249 to \$139.95. **Point** system sites include FreeRide, PointClick.com, and CyberGold.

**DESCRIPTORS:** Families; **Internet** Shopping

26/6,K/18 (Item 5 from file: 256)  
DIALOG(R) File 256:(c)2003 Info.Sources Inc. All rts. reserv.

00120468 DOCUMENT TYPE: Review

**PRODUCT NAMES:** Internet Marketing (835552)

**TITLE:** Loyal to a Point

Dec 1, 1999

**REVISION DATE:** 20010130

**PRODUCT NAMES:** Internet Marketing...

**TITLE:** Loyal to a Point

Online **reward** providers are going to be pushing for more online and offline retail partners as they...

...year. Online consumers are expecting more than just the basics with their online transactions, and **rewards** and incentives may be the way to woo consumers to a company's **Web** site. MyPoints.com is a **reward** provider whose BonusMail offers purchase **points** to members who respond to targeted e-mail, and Cybergold's members earn cash incentives for responding to ads and direct-mail offers. Free Ride Media has linked an online **rewards** program with daily, run-of-the-mill offline **redemption** opportunities in an effort to engage a person in a series of transactions among a variety of sites. **Reward** providers are also partnering with portals to help them build their own **reward** systems.

**DESCRIPTORS:** E-Commerce; **Internet** Marketing; **Internet** Shopping; Pricing

26/6,K/19 (Item 6 from file: 256)  
DIALOG(R) File 256:(c)2003 Info.Sources Inc. All rts. reserv.

00117627 DOCUMENT TYPE: Review

**PRODUCT NAMES:** CyberCash (594237); WiSP (760218); Cybergold (748391); PowerWallet (760226)

**TITLE: Virtual Cash Gets Real**

May 31, 1999

REVISION DATE: 20020422

...charging customers for online content, such as music, articles, and software, through the user's **Internet** service provider. Cybergold **awards Web** surfers consumer credits for viewing online ads, answering surveys, and signing up with **Web** sites, which can be **redeemed** for various online content. Qpass is another service being introduced for buying and selling online...

...CyberCoin service for small amount transactions applied to viewing page-by-page content at pay **Web** sites.

DESCRIPTORS: Credit Cards; E-Commerce; EFT (Electronic Funds Transfer);  
**Internet** Marketing; **Internet** Shopping

**26/6,K/20 (Item 7 from file: 256)**

DIALOG(R) File 256:(c)2003 Info.Sources Inc. All rts. reserv.

00115608 DOCUMENT TYPE: Review

**PRODUCT NAMES: Internet Marketing (835552)**

**TITLE: Inventive Incentive**

Feb 1999

REVISION DATE: 20020630

**PRODUCT NAMES: Internet Marketing...**

...of 'incentives to lure people to a site' emphasizes the effectiveness of cash incentives and **points** to users. For instance, CyberGold, which counts Disney, ESPN, and 'Rolling Stone Magazine' among its...

...of Intellipost, differs, saying that his clients, who include Disney, Dell, and E\*TRADE, like **points**, such as Intellipost MyPoints **Web** -site incentives and BonusMail incentive-driven e-mail marketing. Intellipost uses **points** because people do not pay much attention to a half-dollar, but appreciate **reward points** that add up and can be turned in for a gift certificate. Intellipost's **points** are **redeemed** mostly in gift certificates for Target, with Sprint long distance the second most popular **redemption**. Charles Ruderman, president of RealTime Media, says just the words 'instant win' on the banner...

DESCRIPTORS: Advertising; Advertising Agencies; Entertainment Industry;  
**Internet** Marketing

**26/6,K/21 (Item 8 from file: 256)**

DIALOG(R) File 256:(c)2003 Info.Sources Inc. All rts. reserv.

00113959 DOCUMENT TYPE: Review

**PRODUCT NAMES: Internet Marketing (835552)**

**TITLE: Web Retailers Try to Keep Their Hits Up**

Feb 8, 1999

REVISION DATE: 20020819

**PRODUCT NAMES: Internet Marketing...**

**TITLE: Web Retailers Try to Keep Their Hits Up**

With the average cost of acquiring **Web**-based online customers at a steep \$34 each, many World Wide **Web** retailers are focusing on e-mail marketing and personalized customer service systems to improve upon...

...behavior and buying patterns to better target new and existing customers. An online CD buying **Web** site, the eighth most visited **Web** site during this past holiday season, has instituted frequent-buyer programs that **reward** repeat customers with shoppers **points**, which can be **redeemed** for products and services.

DESCRIPTORS: Advertising; Direct Marketing; E-Mail; **Internet** Marketing; Retailers

**26/6,K/22 (Item 9 from file: 256)**

DIALOG(R) File 256:(c)2003 Info.Sources Inc. All rts. reserv.

00111821 DOCUMENT TYPE: Review

**PRODUCT NAMES: Download.com (722235)**

**TITLE: Free Stuff on the Web**

Oct 1998

REVISION DATE: 20010330

**TITLE: Free Stuff on the Web**

24 **Web** sites, including Download.com from CNET, Club DeliverE from MatchLogic, Uproar, Cool Savings from MyPoints...

...sweepstakes, games, coupons, and work-from-home schemes are reviewed. Download.com is a comprehensive **Web** site with numerous free, categorized software downloads. Club DeliverE is an e-mail marketing site...

...prizes for doing so, provided with a valid e-mail address. Cool Savings' World Wide **Web** site requires a demographic-based registration before handing out free coupons that users print out from companies like Alamo Rent-A-Car and Sears. CyberGold **rewards** World Wide **Web** surfers for viewing **Web** advertising with digital certificates that can be **redeemed** for goods.

DESCRIPTORS: Educational Games; Games; **Internet** ; **Internet Marketing** ; Recreation & Hobbies

**26/6,K/23 (Item 10 from file: 256)**

DIALOG(R) File 256:(c)2003 Info.Sources Inc. All rts. reserv.

00104063 DOCUMENT TYPE: Review

**PRODUCT NAMES: Internet Marketing (835552)**

**TITLE: Frequent-surfer programs help pull in the hits**

Oct 6, 1997

REVISION DATE: 20020819

**PRODUCT NAMES: Internet Marketing...**

The airlines are not the only ones awarding miles for frequent use of their services. **Internet** sites are now awarding frequent-flyer type **points** along with free software to keep customers coming back. Netcentives Incorporated, based in San Mateo...



...airlines, including Delta and American. Hello Direct is a direct marketing company which is offering **points** that can be **redeemed** for products through MotivationNet (HelloDirect pays a commission for each sale). There are an estimated...

...Green Stamps that used to be given out at grocery stores to customers, CyberGold offers **points** to merchants, who can pass the **points** on to their customers. The customers can **redeem** the **points** for cash and merchandise. CyberGold **rewarded** customers for reading ads and answering a few questions. Other uses of online **points** include encouraging site visitors to buy products, register for a site, or fill out marketing...

DESCRIPTORS: Advertising; **Internet** Marketing; **Internet** Utilities; Retailers

**26/6,K/24 (Item 1 from file: 474)**

DIALOG(R)File 474:(c) 2003 The New York Times. All rts. reserv.

07750398 NYT Sequence Number: 610054000201

**AOL AND AIRLINE TO LINK PROGRAMS**

Tuesday February 1 2000

ABSTRACT:

...Airlines unit of AMR Corp and America Online Inc will combine their frequent-flier and **rewards** programs as early as May 1 in three-year agreement; program, called AOL AAdvantage, will allow members to **redeem points** for air travel, AOL membership fees and products; America Online will benefit by adding American...

DESCRIPTORS: Airlines and Airplanes; Computers and the **Internet**

**26/6,K/25 (Item 2 from file: 474)**

DIALOG(R)File 474:(c) 2003 The New York Times. All rts. reserv.

07697597 NYT Sequence Number: 404136990701

**CAN IT PAY TO SURF THE WEB ?**

Thursday July 1 1999

**CAN IT PAY TO SURF THE WEB ?**

ABSTRACT:

...some are giving away gifts, while others are offering chances to earn electronic cash or **points redeemable** for products; All Advantage.com is combining payments to **Web** surfers with multilevel marketing, which involves paying members to sign up new recruits; however, it...

DESCRIPTORS: Computers and the **Internet** ; Advertising; Privacy; Computers and the **Internet**

**26/6,K/26 (Item 1 from file: 475)**

DIALOG(R)File 475:(c) 2003 The New York Times. All rts. reserv.

08045392 NYT Sequence Number: 000000991220

**E-WORLD: A HILL OF BEENZ JUST MIGHT BE WORTH A LOT OF MONEY SOMEDAY**

Monday December 20 1999

ABSTRACT:

...of talk about 'digital cash,' some new ways of moving money are emerging on the **Web** ; one example is beenz, the creation of Charles Cohen, former speechwriter for a member of...

...s parliament; controlled by beenz.com, the system allows consumers to receive beenz as a **reward** for shopping or surfing, and to **redeem** them for products and services (M)

DESCRIPTORS: COMPUTERS AND THE **INTERNET** ; CURRENCY; ADVERTISING

**26/6,K/27 (Item 2 from file: 475)**

DIALOG(R)File 475:(c) 2003 The New York Times. All rts. reserv.

07958340 NYT Sequence Number: 000000971031

**TAKEOFFS & LANDINGS: ODDS & ENDS**

Friday October 31 1997

ABSTRACT:

US Airways becomes the first airline to offer on-line frequent flier **award redemption** (S)

DESCRIPTORS: COMPUTERS AND INFORMATION SYSTEMS; **INTERNET** AND WORLD WIDE **WEB** ; COMPUTER SOFTWARE

**26/6,K/28 (Item 1 from file: 583)**

DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

09634471

Credit cards with chips - will the public buy it?

NEW ZEALAND: ANZ UNVEILED NEW SMART CARD

12 November 2000

... keeping information about the shopping trend of the user and preventing card fraud on the **Internet** . Apart from the microchip, the credit card also features a magnetic strip enabling it to...

... machines. Meanwhile, retailers can use the new credit card to provide vouchers for instant gifts **redemption** to cardholders. Beginning December 2001, cardholders can use a computer attachable card reader to download **rewards** from the card's **website** . Through 2002, retailers will have access to 30,000 terminals that can read the new...

COMPANY: ANZ; **INTERNET**

**26/6,K/29 (Item 2 from file: 583)**

DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

09378842

Citibank, Amex stand toe-to-toe

THAILAND: NEW MARKETING PLOY FOR AMEX

05 Oct 2000

... based> American Express (Amex) has bared a new marketing ploy for holders of its travel- **rewards** card. During the promotional period, Amex will induct double bonus- **points** to the travel- **rewards** card. **Points** accumulated can be **redeemed** for free travel on Thai Airways International (THAI). Amex's strategy is designed to ward-off competition from <fellow US-rival> Citibank, which bared its travel- **rewards** card in September 2000. **Points** from Citibank's program also convert to free flights with THAI. Separately, THAI's Royal Orchid Plus frequent-flyer program members who book their flights via Thai's **website** will get additional **points** during a promotional period ending by 2001.

**26/6,K/30 (Item 3 from file: 583)**  
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

09370201  
GUS will help make net more rewarding  
UK: GUS LAUNCHES LOYALTY SCHEME  
25 Sep 2000

... programme. The company has formed a venture with MyPoints of the US to introduce its **Internet** -based loyalty **points** scheme to Europe. This scheme **rewards Internet** users with **points** for a wide range of services such as reading and responding to email offers, completing surveys and making purchases. These **points** can then be **redeemed** for products and services such as travel, gift vouchers or theatre tokens. Experian, the information...

**26/6,K/31 (Item 4 from file: 583)**  
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09329290  
C&W celebrates  
AUSTRALIA: OPTUS **REWARDS** USERS WITH VOUCHERS  
17 Jul 2000

AUSTRALIA: OPTUS **REWARDS** USERS WITH VOUCHERS

... Australia (Optus), a telecommunications house, has introduced a new online voucher system that can be **redeemed** at Dstore, Roses Only, Bottleshop.com.au and other associated e-tail allies. The Dollar For Dollar Deal will provide monthly vouchers to its OptusNet users, as a way to **reward** their loyalty. In a related development, Optus has officially become the third biggest **Internet** service provider in the country, after signing a total of over 200,000 dial-up **Internet** users to date.

COMPANY: BOTTLESHOPCOMAU; ROSES ONLY; DSTORE; CABLE & WIRELESS OPTUS;  
**INTERNET**

**26/6,K/32 (Item 5 from file: 583)**  
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09325684  
**Redemption** program to hit Asia  
ASIA: BIG PLANS FOR SURFGOLD  
23 Jun 2000

**Redemption** program to hit Asia

Surfgold.com (Surfgold), a Singapore-based provider of **Internet** loyalty programs and services for direct marketing and e-commerce, is eyeing a wireless application protocol (WAP) foray. Via this foray, Surfgold will **award points** to its members who access its partners' websites using WAP-enabled mobile phones. Members will also get **points** when they access Surfgold's site to **redeem** their **points**. It also plans to create a demographic database of its members, following which it will...

...active members who visit Surfgold's and its partners' sites on a regular basis. It **awards points** when members participate in e-commerce, auctions, questionnaires and registrations at its partner sites. Members can **redeem** their **points** from Surfgold's **redemption** partners, which currently number 30 but are set to rise. Surfgold has offices in Singapore ...

**26/6,K/33 (Item 6 from file: 583)**

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09322974

Providing real-time information

INDONESIA: WWW.TRAVOO.COM LAUNCHED HERE

30 Jun-06 Jul 2000

...via travoo.com. Airport pick-ups and car rentals can also be arranged at the **website** . Aimed at corporate and leisure visitors, the **website** also offers ticket delivery and credit card payment service. For every US\$ 1 spent, travellers can get one **reward point** , which can be **redeemed** with vouchers or merchandise of the **website** . The partners of Travoo.com include Blue Bird (rent-a-car), Vaya Tour, Pacific Inter...

... Indonesia and Sol Melia Asia. Bank Bali and American Express are also partners of the **website** .

**26/6,K/34 (Item 7 from file: 583)**

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09322581

Pru's loyalty plan card holders to get WAP phones

SINGAPORE: PRUDENTIAL UNVEILS LOYALTY PLAN CARD

12 Jul 2000

... s policyholders in Singapore can have the newest WAP (wireless application protocol) mobile phone with **Internet** access for free if they sign up for the insurer's loyalty programme card. The...

...between S\$ 50 mn and S\$ 60 mn. It will allow policyholders to earn cash **points** at 350 participating merchants. These **points** can be used for subsequent purchases or even to pay the annual insurance premiums. The earnings and **redemption** of what the firm calls Pru dollars will be recorded by a chip on the...

COMPANY: MOTOROLA; STARHUB; **INTERNET** ; PRUDENTIAL ASSURANCE

**26/6,K/35 (Item 8 from file: 583)**

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09313265

Dai Nippon to team up with MyPoints.com

JAPAN: MYPOINTS, DAI NIPPON TO TIE UP

20 Jun 2000

With capitalisation at Y 200 mn, a joint venture offering a **web** -related service will be set up in Japan by local firm, Dai Nippon Printing Co...

... held by Dai Nippon, while the balancing stakes will be owned by MyPoints. Via the **web** service, clients' services and products will be promoted using a **point** system. Users who access to the joint venture's **web** site to look for information of products or services will be **awarded points** . **Points** collected can be used to **redeem** gifts such as vouchers or prepaid telephone cards. Users will be offered the **web** service starting September or October 2000.

**26/6,K/36 (Item 9 from file: 583)**

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09303748

E1000.com to provide lifestyle **Web** site

MALAYSIA: E1000.COM OFFERS E-COUPON AT NEW SITE

08 Jun 2000

E1000.com to provide lifestyle **Web** site

...Bhd of Malaysia (E1000.com) is offering e-coupons to registered users at its new **web** site at www.e1000.com. The 'print-out-and- **redeem** ' coupons can be used for any products featured on the fully interactive **website** , as part of its **reward** campaign. The RM 5 mn site currently has 69 local companies, including one pharmacy <unknown> that offers their products on discounted prices. The **website** is interest-driven and categorised into several lifestyle-themes, such as Just Female and Wheels...

**26/6,K/37 (Item 10 from file: 583)**

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09246700

HP sets up ePoints incentive programme

MALAYSIA: NEW INCENTIVE SCHEME FOR HP RESELLERS

03 Mar 2000

... sales representatives of HP (Hewlett-Packard) to hand in their claims via a specially developed **Web** site. Dubbed as ePoints, the newly introduced incentive scheme will do away with the time...

... processing of claims. Instead, channel partners of HP can now utilise the online platform to **redeem** their accumulated ePoints for **rewards** .

**26/6,K/38 (Item 11 from file: 583)**

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09244817

Sony Visa card should keep users entertained

UK: SONY VISA CARD IS LATEST TOY

23 Feb 2000

... has the added attraction of no annual fee, 50 days interest-free credit and a **reward** system. The SonyCard Pulse Scheme allows card-holders to save up **points** that can later be **redeemed** against Sony products such as CDs, videos and PlayStation games. One **point** is issued for every pound spent and is tripled if the product bought is a...

... of the scheme. Prizes include trips to Hollywood film premiers and tickets to International music **awards** . Balances can be checked over the **internet** and applications for the card can also be made.

**26/6,K/39 (Item 12 from file: 583)**

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09243850

Five family restaurants form 'Big Family'

SOUTH KOREA: FAMILY RESTAURANTS TIE-UP

10 Feb 2000

... joint gift certificates that can be used at any of the five participating restaurants. An **Internet** hub site will be launched in April 2000. The restaurants also plan to issue a...

... credit card that will later be expanded to serve as a mileage card that

earns **points** for dining at any of the five restaurants. Those **points** can also be **redeemed** at any of the participating restaurants. The proposed joint marketing should raise sales at the...

COMPANY: **INTERNET** ; MARCHE; TONY ROMA'S; SIZZLER; OUTBACK STEAKHOUSE; TGI FRIDAY'S

**26/6,K/40 (Item 13 from file: 583)**

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09233457

AOL, American Airlines Work on Loyalty Program

US: **INTERNET** LOYALTY SCHEME FROM AOL AND AIRLINE  
01 Feb 2000

US: **INTERNET** LOYALTY SCHEME FROM AOL AND AIRLINE

American Airlines and America Online (AOL) are together working on an **Internet** loyalty scheme to be known as AOL AAdvantage. Technology for the programme will be provided...

...will also work with AOL on a loyalty scheme aimed at users of the AOL **Internet** chatting service, ICQ. As part of the deal, AOL will take a stake of around 5% in Netcentives. According to the terms of AOL AAdvantage, members may earn **points** through the purchase of books, compact discs and other items from retail partners of AOL. They may then **redeem** their **points** against purchases of American Airlines' tickets, or any other items. Air miles earned by users of American Airlines' frequent flyers programmes may also be **redeemed** with the AOL retailers.

**26/6,K/41 (Item 14 from file: 583)**

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09231410

Hello Asia expands in HK

HONG KONG: HELLOASIA.COM OFFERS BONUS SCHEME  
27 Jan 2000

HelloAsia.com has launched a Asia **Rewards** scheme. Its **Internet** shoppers can **redeem** bonus **points** for prizes. It expects to gain over 1mn registered users in 2000 after it formally...

...the service in Hong Kong, in addition to current Taiwan, South Korea and Singapore. The **Internet** shop was set in last October with capital of US\$20mn. Its major revenue comes...

**26/6,K/42 (Item 15 from file: 583)**

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09221605

Brokers dangle cash voucher bait

SINGAPORE: BROKERAGE HOUSES **AWARD** INCENTIVES  
08 Jan 2000

SINGAPORE: BROKERAGE HOUSES **AWARD** INCENTIVES

... offering cash vouchers that can be exchanged for goods and services to clients using their **Internet** trading facilities. These vouchers - which can be used to purchase groceries, books, clothing and even petrol - can lower commissions by as much as 0.187 percentage **point**. Many other brokerage houses with **Internet** trading facilities have unveiled creative

**reward** programmes to attract clients to online trading. For instance, users of Fraser Securities' FraserDirect receive **reward points** worth up to 10% of brokerage fees that are **redeemable** for selected services. Present rules specify that trades below S\$ 150,000 attract a commission...

... violating the law. The Singapore Exchange should soon announce the liberalisation of commission rates for **Internet** trading.

COMPANY: FRASER SECURITIES; **INTERNET** ; KEPPEL SECURITIES; DMG & PARTNERS; LIM & TAN SECURITIES

**26/6,K/43 (Item 16 from file: 583)**

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09217793

OUB launches **Web** site and e- **Rewards**

SINGAPORE: OUB LAUNCHED **WEB** SITE

10-16 Dec 1999

OUB launches **Web** site and e- **Rewards**

SINGAPORE: OUB LAUNCHED **WEB** SITE

Singapore's Overseas Union Bank (OUB) has launched its **Web** site, [oub2000.com.sg](http://oub2000.com.sg). Users can receive information of products and services as well as...

... to calculate bank loans and trade shares online. Users will be part of the e- **Rewards** programme upon signing up for OUB's **Internet** banking services. Users will be able to collect **points** and **redeem** the items they are eligible for online. They can earn **points** from charging to their OUB credit or debit cards or maintaining balances in their various accounts with the bank. **Redeemable** gifts include mobile phones, digital cameras and retail vouchers.

COMPANY: OUB; OVERSEAS UNION BANK; **INTERNET**

**26/6,K/44 (Item 17 from file: 583)**

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09215955

**Redeem** your e- **rewards** at SurfGold

SINGAPORE: SURFGOLD.COM UNVEILS SERVICE

27 Dec 1999

**Redeem** your e- **rewards** at SurfGold

Singapore's SurfGold.com, an online e- **rewards** site developed by BlueSkies Technologies Pte Ltd, is targeting Asian e-businesses and should gross...

... mn) in revenues in 2000. The firm intends to generate revenues from the sale of **reward points**, from operating **rewards** programmes, and from direct marketing. Singapore may contribute 15% to gross revenues, while Taiwan, South...

... and Malaysia in early 2000. The firm will focus on business-to-business market. SurfGold **points** can be **redeemed** at 20 **redemption Web** sites that provide 100 products. The firm will provide a co-branded **rewards** programme and a private label version where a firm can outsource its **rewards** scheme to SurfGold. A variety of charging models are available - ranging from selling **rewards points** with discounts for volume purchases, to charging monthly fees. A firm with 10,000 users should be paying around S\$ 5,000 a month to maintain the **rewards** programme for the

firm.

**26/6,K/45 (Item 18 from file: 583)**

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09173120

KGI Asia keeps incentive despite legality questions

HONG KONG: BROKER NOT TO DROP BONUS **POINTS**

08 Oct 1999

HONG KONG: BROKER NOT TO DROP BONUS **POINTS**

Taiwan's KGI Asia has no plan to drop its bonus pint scheme for **Internet** stock trading despite the Securities and Futures Commission warned such scheme violates securities ordinances. The scheme offers bonus **points** which can be **redeemed** for products from IBM, Cathay Holidays and ParknShop and Fundsmart. The company has invested HK...

**26/6,K/46 (Item 19 from file: 583)**

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09125824

Smart cards for union members

SINGAPORE: NTUC UNVEILS SMART CARDS FOR MEMBERS

29 Jun 1999

... payments. The card holders can also use it to borrow National Library books, carry out **Internet** banking and make pre-paid SingTel calls abroad. Bonus **points** can be accumulated and credited to members' cards. The card stores the bonus **points**, which can be **redeemed** immediately for goods and services, in an electronic chip. The smart cards will soon be...

COMPANY: SINGTEL; **INTERNET** ; NTUC; NATL TRADES UNION CONGRESS

**26/6,K/47 (Item 20 from file: 583)**

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09021285

US **Internet** retailers gang up on Amazon.com

US: TOP BRANDS GANG UP ON AMAZOM.COM

23 Nov 1998

US **Internet** retailers gang up on Amazon.com

Leading US **internet** retailers including CDnow, eToys and Reel.com, are launching a joint effort, ShopperConnection, in a move to combat the rapid expansion of **Internet** -bookstore Amazon.com. The retailers, each of which offers distinct products and services such as music, films, computer software and travel, hope to attract customers onto each other's **web** sites. A customer loyalty scheme rewarding buyers with **points** **redeemable** with participating companies is also planned. Although IBM's 'online mall' was not successful, the...

**26/6,K/48 (Item 21 from file: 583)**

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06641657

Surfing for perks

SINGAPORE: BONUS **POINTS** FOR SURFING THE NET

10 Jun 1998



SINGAPORE: BONUS **POINTS** FOR SURFING THE NET

Singapore's Pacific **Internet** , an **Internet** Service Provider, has released a mileage programme, the SurfPerks, to **reward** subscribers for surfing the Net. Subscribers get one bonus **point** for every dollar they spend on Net-surfing. They can **redeem** these **points** on a range of products and services, including airline tickets, cruises, hotel accommodation and car...

COMPANY: **INTERNET ; PACIFIC INTERNET**

**26/6,K/49 (Item 22 from file: 583)**

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06554865

Smart credits **Web** visits with **redeemable points**

UK: CYBER **POINTS** FOR SMART CARDHOLDERS

17 Nov 1997

Smart credits **Web** visits with **redeemable points**

UK: CYBER **POINTS** FOR SMART CARDHOLDERS

By the end of 1998, holders of Smart Loyalty cards will be able to collect **points** by visiting participating companies' **Web** sites. This scheme, which has been running in Scotland since March 1997, coincides with the launch of a **Web** site for Shell UK, which has developed the Smart programme. **Points** will be credited to consumers' cards when presented at a Shell service station, and could...

?

Fleet

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ID032

Set	Items	Description
S1	4698705	REDEEM? OR REDEMPTION OR TRANSFER? OR CONVERT?
S2	12322629	(LOYALTY (3W) POINT??) OR INCENTIVE?? OR AWARD?? OR BONUS -
		OR POINT??
S3	277530	S1 (S) S2
S4	11580821	WEBSITE OR INTERNET OR WEB
S5	28810	S1 (S) S2 (S) S3 (S) S4
S6	1997510	LOAN
S7	1323	S5 AND S6
S8	5794390	PURCHASE??
S9	592	S7 AND S8
S10	480	RD (unique items)
S11	242	S10 NOT PY>2001
S12	11536	LOYALTY (5N) POINT??
S13	1	S11 AND S12
S14	4330218	AWARD?? OR REWARD??
S15	100	S11 AND S14
S16	442387	REDEEM? OR REDEMPTION

S17	21677	S16 (S) S14
S18	5370	S2 (S) S16 (S) S4
S19	192	S6 AND S18
S20	155	RD (unique items)
S21	45	S20 NOT PY>2000
?		

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21/6,K/1 (Item 1 from file: 15)  
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02028896 54126774

\*\*USE FORMAT 9 FOR FULL TEXT\*\*

**Bridge financing over the river scared**

Jun 2000 LENGTH: 2 Pages

WORD COUNT: 1383

ABSTRACT: A bridge is a **loan** designed for companies that are close to some value-hiking milestone and do not want...

... of a start-up chronicles his struggles to get off the ground and the bridge **loan** which kept the company going.

TEXT: Good things come to those who wait. If you can't wait, get a **loan**

BEEN SIX MONTHS SINCE I BEGAN WRITING THIS COLUMN about Gazooba Corp., my own personal...

...round at the end of the year, by which time we expected a slew of **Web** companies to have pounced on the Gazooba model. And, in fact, by December we had...

... B round. A number of large companies told us they liked our program, which lets **Web** businesses reward visitors who refer friends to their sites. The reward is Gazooba **points**, which are **redeemable** for cash, electronics, even charitable contributions. But the sticking **point** was those companies' demand for a private-label version of the service. One major telecom company, for example, wanted to offer its customers free minutes instead of our beloved Gazooba **points**.

Well, if the market demanded a business-to-business provider of customerreferral programs, then dagnabit...

...to come clean. "What's a bridge?" I asked.

A bridge, Brian explained, is a **loan** designed for companies that are so close to some value-hiking milestone they can taste...

... metaphorical terms (and who doesn't prefer a metaphor when one is available?), a bridge **loan** is to a cash-poor start-up on the verge of a breakthrough as a...

... there are 672 separate occasions when companies put out press releases. Asking for a bridge **loan** is one of maybe three occasions when they don't. IT SEEMS AS IF EVERY...gg conversations before getting the reassurance I craved.

I presented the plan for the bridge **loan** at our December meeting. Our board members showed amazing support for our new direction and...

...confident enough to bring our own batty uncle out into the sunlight. No, a bridge **loan** isn't something to be ashamed of. But don't go looking for our press...

21/6,K/2 (Item 1 from file: 16)  
DIALOG(R)File 16:(c) 2003 The Gale Group. All rts. reserv.

08321334 Supplier Number: 70360780 (USE FORMAT 7 FOR FULLTEXT)

**A Debit Issuer's Reward Program Gives Consumers An Airline Choice.**

Dec 21, 2000

Word Count: 669

... are eligible to participate for an annual \$15 fee, which is waived the first year. **Points** summaries will begin appearing on participants' checking statements beginning in January. **Point** can be used to **redeem** products by phone, and in the spring, participants will be able to use **points** to acquire merchandise from a dedicated **Web** site. Accumulated **points** also may be used toward the annual fee.

Charter One's decision to launch a...

PRODUCT NAMES: 6120000 (Savings & **Loan** Associations); 6141000  
(Nonbank Credit Card Firms)

**21/6,K/3 (Item 2 from file: 16)**

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07665946 Supplier Number: 63818076 (USE FORMAT 7 FOR FULLTEXT)  
**REPEAT/CFN's YouDecide.com Offers Consumers Choices For Online Banking;**  
**Nation's Top-Rated Internet Banks Added to Menu of Options.**  
August 2, 2000  
Word Count: 1011

... funds transfer. In addition, First IB offers customers real-time access to checking, savings and **loan** information on a single screen, and deposit services at participating MAC ATMs.  
With \$1.7...

...parties, up-to-the-minute account balances, real-time activity tracking, automatic categorization of expenditures, **loan** presentation, and secure on-line customer care support, and Internet stock portfolio tracking.  
Traditional services...

...time between accounts, and the ability to display up-to-the-minute checking, savings and **loan** information on a single screen.  
Services include a free interest-bearing checking account with free

...  
...s product offerings include interest checking with online banking and bill paying as standard features, **Web** -enabled money market accounts, CDs, instant decision mortgage loans, and the everCard Visa Platinum card including an optional airline rewards program with reward **points** **redeemable** on any U.S. based airline, with no black-out dates and no seat restrictions...

**21/6,K/4 (Item 3 from file: 16)**

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07662867 Supplier Number: 63814800 (USE FORMAT 7 FOR FULLTEXT)  
**CFN's YouDecide.com Offers Consumers Choices For Online Banking; Nation's**  
**Top-Rated Internet Banks Added to Menu of Options.**  
August 2, 2000  
Word Count: 1006

... funds transfer. In addition, First IB offers customers real-time access to checking, savings and **loan** information on a single screen, and deposit services at participating MAC ATMs.  
With \$1.7...

...parties, up-to-the-minute account balances, real-time activity tracking, automatic categorization of expenditures, **loan** presentation, and secure on-line customer care support, and Internet stock portfolio tracking.  
Traditional services...

...time between accounts, and the ability to display up-to-the-minute checking, savings and **loan** information on a single screen.  
Services include a free interest-bearing checking account with free

...  
...s product offerings include interest checking with online banking and bill paying as standard features, **Web** -enabled money market accounts, CDs, instant decision mortgage loans, and the everCard Visa Platinum card including an optional airline rewards program with reward **points** **redeemable** on any U.S.

**21/6,K/5 (Item 4 from file: 16)**  
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07562103 Supplier Number: 63375776 (USE FORMAT 7 FOR FULLTEXT)  
**BMW FINANCIAL SERVICES DEBUTS CREDIT CARDS.**  
July 12, 2000  
Word Count: 369

(USE FORMAT 7 FOR FULLTEXT)  
TEXT:

...and the BMW Card, both of which offer benefits and rewards. The BMW Ultimate Card **awards points** with every purchase that can be **redeemed** for rewards designed specifically for BMW drivers. Cardholders can choose from rewards like free travel...

...released in August, is a Visa Platinum card that has no annual fee. Cardholders earn **points** with every purchase **redeemable** for free BMW merchandise. BMW PersonalBanking customers can manage their accounts 24/7 with online banking through BMW's **Web** site or at ATMs. Accounts are also accessible by mail and by phone using the...

...banking products, BMW FS has provided other services, including an online credit application, the Performance **Loan** and the BMW Personal Insurance Program, offered through the Chubb Insurance Solutions Agency Inc., an...

...card services are available now to BMW drivers in the United States through BMW's **Web** site and will be rolled out shortly through BMW dealers across the United States. BMW...

...is offered through the BMW Bank of North America, which was chartered as an Industrial **Loan** Corporation in the state of Utah and insured by the FDIC.

**21/6,K/6 (Item 5 from file: 16)**  
DIALOG(R)File 16:(c) 2003 The Gale Group. All rts. reserv.

07435237 Supplier Number: 62535351 (USE FORMAT 7 FOR FULLTEXT)  
**E-Diaries.**  
June, 2000  
Word Count: 1385

(USE FORMAT 7 FOR FULLTEXT)  
TEXT:

Good things come to those who wait. If you can't wait, get a **loan** ... round at the end of the year, by which time we expected a slew of **Web** companies to have pounced on the Gazooba model. And, in fact, by December we had...

...B round. A number of large companies told us they liked our program, which lets **Web** businesses reward visitors who refer friends to their sites. The reward is Gazooba **points**, which are **redeemable** for cash, electronics, even charitable contributions. But the sticking **point** was those companies' demand for a private-label version of the service. One major telecom company, for example, wanted to offer its customers free

minutes instead of our beloved Gazooba **points** .

Well, if the market demanded a business-to-business provider of customer-referral programs, then...  
...to come clean. "What's a bridge?" I asked.

A bridge, Brian explained, is a **loan** designed for companies that are so close to some value-hiking milestone they can taste...

...metaphorical terms (and who doesn't prefer a metaphor when one is available?), a bridge **loan** is to a cash-poor start-up on the verge of a breakthrough as a...

...there are 672 separate occasions when companies put out press releases. Asking for a bridge **loan** is one of maybe three occasions when they don't.

It seems as if every...egg conversations before getting the reassurance I craved.

I presented the plan for the bridge **loan** at our December meeting. Our board members showed amazing support for our new direction and...

...confident enough to bring our own batty uncle out into the sunlight. No, a bridge **loan** isn't something to be ashamed of. But don't go looking for our press...

**21/6,K/7 (Item 6 from file: 16)**

DIALOG(R)File 16:(c) 2003 The Gale Group. All rts. reserv.

07349211 Supplier Number: 62236950 (USE FORMAT 7 FOR FULLTEXT)

**HomeSpace Partners With Starwood Preferred Guest to Provide Unprecedented Hotel Rewards.**

May 22, 2000

Word Count: 1135

... around the world.

Starwood Preferred Guest won the 1999 Hotel Program of the Year **Freddie Award**, one of the most prestigious honors in the travel industry. It has also received **Freddie Awards** for Best Customer Service, Best **Web Site**, Best Elite-Level Program and Best **Award Redemption**. The **Freddie Awards** are the frequent traveler industry's equivalent to the Oscars, and are managed by InsideFlyer...

...value for home sales and/or purchases; 1,000 points for each \$10,000 in **loan** value on mortgages for home purchases or refinancing; and 5,000 Starpoints for interstate moving...

**21/6,K/8 (Item 7 from file: 16)**

DIALOG(R)File 16:(c) 2003 The Gale Group. All rts. reserv.

06918548 Supplier Number: 57781342

**UK: SAINSBURY'S TO OFFER ON-LINE BANKING.**

Nov 12, 1999

ABSTRACT:

...Bank, has confirmed that on-line banking will be a feature of Sainsbury's new **web** site by early 2000. The bank will have its own pages, accessed via a hypertext link on the GB(pound) 15mn main site. It will offer mortgage and personal **loan** services, as well as access to customer accounts. The possibility of utility bill payment is...

...Savacentre are likely to be merged into Orderline, with possible links to other retailers which **redeem** Reward **points** .

**21/6,K/9 (Item 1 from file: 148)**



DIALOG(R) File 148:(c)2003 The Gale Group. All rts. reserv.

09808813 SUPPLIER NUMBER: 19915900 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Open Market Announces Third Quarter 1997 Results**  
 Oct 23, 1997  
 WORD COUNT: 1299 LINE COUNT: 00156

... Also during the quarter, the company announced MotivationNet, an innovative company specializing in motivation and **incentive** marketing both on and off the **Internet**, which will use Transact as a Commerce Service Provider for the **redemption** of MyPoints(SM), universal rewards currency.

Support for Industry Standards

Several announcements were made during...	cash equivalents &	
marketable securities	\$41,794	\$72,033
Accounts receivable, net	14,717	5,126
<b>Loan</b> to founder	1,500	1,500
Prepaid expenses and other		
current assets	1,299	1...

21/6,K/10 (Item 2 from file: 148)

DIALOG(R) File 148:(c)2003 The Gale Group. All rts. reserv.

09109081 SUPPLIER NUMBER: 18840645 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Consumer transactions and the Code: some considerations. (The Uniform Commercial Code Survey)**  
 August, 1996  
 WORD COUNT: 9819 LINE COUNT: 00790

... included to make the point that the regulatory provisions of retail installment sales acts, small- **loan** legislation, and the like should not be repealed when the Article was enacted. (21)

Other...so nearly the same as to make no difference. In fact, though, the sales and **loan** transactions covered by Articles 2 and 9 come in many different shapes and sizes. From...

...automobile) is encumbered; a store opening

a charge account or a bank making a small **loan** is interested only in

whether the customer or borrower has a regular job and a...65 (stating right to reinstate); id. (sections) 7-607(2), at 665 (stating right to **redeem** ). (8.) Id. (sections) 7-605(3), at 663. U.C.C. (sections) 7-605(3...

...C. (sections) 7-605 also provided for a right to notice of a 10-day **redemption** period in situations not covered by the 20-clay notice provision. (10.) Id. (sections) 7...

...the cash price in the case of purchase money security interests or 60% of the **loan** in other situations and has not renounced his rights in the collateral. Id. (sections) 9...of deficiencies when secured party has failed to comply with Part 5 and providing for **award** of attorneys' fees). The 1996 Annual Meeting Drafts of Articles 2 and 9 are available on the World-Wide- **Web** at <http://www.upenn.edu/library/ulc/ulc.htm> and are on file with The...

21/6,K/11 (Item 1 from file: 9)

DIALOG(R) File 9:(c) 2003 Resp. DB Svcs. All rts. reserv.

2767169 Supplier Number: 02767169 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Net currencies set to take off**  
 March 30, 2000  
 WORD COUNT: 819

(USE FORMAT 7 OR 9 FOR FULLTEXT)

ABSTRACT:

...and/or advertising. The market for seigniorage, likened to giving a company an interest-free **loan**, is expected to reach \$120 mil by 2002. Online debit cards are expected to be...

TEXT:

...providers that accept physical world legal tender such as cash or credit cards and then **loan** a receipt with their own currency which can be spent online, according to Gary Craft...

...if not all, of the alternative Internet currency financial models," the report says.

On the **Internet**, when consumers shop, they can get **points** at one location that can be **redeemed** at another. The **redemption** can be private label, as with Beenz; open, like AllAdvantage; or with no remuneration except...

...pay no interest. Therefore, buying a coupon is like giving the company an interest-free **loan** - you essentially get nothing valuable in return. Deutsche forecasts the market will be worth \$120...

21/6,K/12 (Item 1 from file: 20)

DIALOG(R)File 20:(c) 2003 The Dialog Corp. All rts. reserv.

14444758 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Internet banking offers convenience to consumers**

December 28, 2000

WORD COUNT: 518

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... creating value and convenience for consumers. Hong Leong Bank Berhad for instance, which launched its **Internet** banking services this month called ec-banking, offers online enquiry of account balance, cheque issued...

... senior group managing director Datuk James Lim said credit card holders can also track their **bonus points** and **redeem** rewards online with the ec-banking services which is accessible at <http://www.hlb.com.my>. He said the bank targets to attract 10,000 customers to subscribe to its **Internet** banking service in the next several months.

... their account and fixed deposit summary, Internet transaction history, request for account statement and also **loan** enquiry. There are also online payment facilities, chequeing services and fixed deposit placements for more...

... offered in the traditional way will be offered online such as fund transfers, current account, **loan** and credit card enquiries. He said the local market is learning to accept the Internet...

21/6,K/13 (Item 2 from file: 20)

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14239287 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**IN BRIEF - INFORMATION TECHNOLOGY**

December 14, 2000

WORD COUNT: 445

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Railtrack plan the renewal and relaying of mainline routes.

Advertisers get consumer website

A NEW **website** has been created for advertisers wanting to reach specific consumers over the **internet**. MyZone.co.za will reward users with **points** to **redeem** in exchange for gifts when they respond to e-mail marketing messages and surveys.

Datacentrix...

...Durban-based Oracle development team by creating a similar capability in Johannesburg.

Nedcor boosts home **loan** process

NEDCOR Home Loans has implemented a R10m work flow system to improve its home **loan** granting and registration processes. The project is expected to boost productivity by 30%.

Y3K is...

**21/6,K/14 (Item 3 from file: 20)**

DIALOG(R)File 20:(c) 2003 The Dialog Corp. All rts. reserv.

14049970 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**What price loyalty if it costs less to shop elsewhere?; Christmas borrowing**  
December 02, 2000

WORD COUNT: 578

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... at the branch and you can discover exactly how many points you have accumulated.

However, **points** may be **redeemed** only against certain products, which are constantly changing. So confident is Boots in the continuing...

... bank, to offer a combined credit card and Advantage card. Those who apply over the **Internet** are charged 10.4 APR, while postal and telephone applicants pay an APR of 14.3 per cent. This card will give you five **points** for every Pounds 1 spent in Boots and one **point** for every Pounds 1 spent elsewhere.

TESCO: The first supermarket loyalty card gives Clubcard holders...

... rewarding shoppers who take out its flexible mortgage with 20,000 Clubcard points. The home **loan** is currently charging a flexible rate of 7.25 per cent but has a 3...

**21/6,K/15 (Item 4 from file: 20)**

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13726586 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**NSB Retail Systems - Acquisition - Part 2**

November 10, 2000

WORD COUNT: 1671

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... whose numbered company name is S13165 N.B. Inc "Exchangeable Convertible 17,154,731 million **redeemable** Preference Shares" preference shares in the capital of Exchangeable, convertible into NSB Exchangeable Shares "Excluded..."

... the UK or who are citizens or residents of countries other than the UK "POS" **point** of sale or **point** of service "Proposed Directors" Howard Stotland, William Lassner and Stanley Zack "Provisional Allotment the renounceable... persons registered as holders of Stock Units "Stock Unit" a

unit of 2p nominal value **redeemable** convertible unsecured **loan** stock of NSB Funding issued pursuant to the Rights Issue "STS" the various assets and...

... solutions to the retail market which are accessed remotely by the user, typically over the **internet** . This method of service is typically used when an organisation finds it more cost effective...

**21/6,K/16 (Item 5 from file: 20)**

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12408850

**PR Newswire California Summary, Tuesday, Aug. 15, 2000 up to 10:00 a.m. PT**  
August 15, 2000

WORD COUNT: 1321

... Broadcast-NFL (COSTA MESA) VPNC Broadcasts NFL 'Monday Night Football' For RSC Entertainment over the **Internet** HSTU017 08/15/2000 00:48 r v bc-CA-Victory-HQ-respond Republicans to...

... 15/2000 05:10 r l bc-Seniors-Switchboard (WESTBORO) Tech Savvy Couple Take the **Web** by Storm in Race Against Time! SFTUFNS1 08/15/2000 05:20 r l bc...

... 2000 06:00 r f bc-CA-ProBusiness-CIO-100 (PLEASANTON) ProBusiness Receives CIO-100 **Award** for Customer Service Excellence LATU024 08/15/2000 06:01 r f bc-CA-Countrywide- **Loan** (CALABASAS) Countrywide Offers the New EasyMove **Loan** LATU047 08/15/2000 06:01 r f bc-CA-1stNetTech-Goal (SAN DIEGO) 1st...

... 15/2000 06:01 r f bc-CA-Eyefinity-eClaim (RANCHO CORDOVA) Eyefinity Launches Speedier **Internet** Claims System SFTU008 08/15/2000 06:01 r f bc-CA-StarNet-Communic (SAN...

... Relations SFTU054 08/15/2000 06:02 r f bc-CA-Uniscape-honor (REDWOOD SHORES) **Internet** World Honors Uniscape's Alex Pressman as one of 'The **Internet** 's 25 Rising Stars' SFTU091 08/15/2000 06:02 r f bc-CA-Broadlane ...

... CGTU039 08/15/2000 07:02 r f bc-CA-Pinnacle-Ent. (GLENDALE) Pinnacle Entertainment **Redeems** Bossier Bonds CGTU050 08/15/2000 07:02 r f bc-CA-NE-Transgenomic (SAN JOSE) Transgenomic, Inc. Invites You to Join Its Second Quarter Conference Call On The **Web** HSTU018 08/15/2000 07:02 r a bc-DC-DNC-Spanish-speech (WASHINGTON) 2000...

... DIEGO) Growing Number of International Companies Rely Upon WebSideStory's HitBox Enterprise for Real-Time **Web** Intelligence SFTU013 08/15/2000 07:03 ... PARK) Homestead.com and Shutterfly Join Forces to Create a Full Online Photo Service For **Web** Site Builders SFTU080 08/15/2000 07:03 r f bc-CA-@Networks-Symbio (SAN...

...08/15/2000 07:31 r f bc-CA-Epimmune-NIH-Grant (SAN DIEGO) Epimmune **Awarded** NIH Grant for Development of HIV Vaccine Therapy LATU041 08/15/2000 07:31 r...

...r f bc-CA-Websense-Inc. (SAN DIEGO) Websense Outlines Growth Strategy at Pacific Crest **Internet** Conference DCTU010 08/15/2000 07:59 r f bc-CA-Comp-IO-Motorola (SAN...

... f bc-CA-Network-Assoc-PGP (SANTA CLARA) PGP Security's WebShield 300 E-ppliance **Awarded** IPsec Certification CGTU036 08/15/2000 08:03 r f bc-NE-Transgenomic-Inc (SAN...

... 08/15/2000 08:03 r f bc-CA-Oracle-Corporation (REDWOOD SHORES) Third

Generation **Internet** Enabled Oracle Human Resource Management System Racks  
Up Over 100 New Customers SFTU094 08/15...

**21/6,K/17 (Item 6 from file: 20)**  
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11291928 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**African Lakes Corp - 2nd Quarter & Interim Results**  
May 31, 2000  
WORD COUNT: 5216

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... development and hosting to customers.

African Lakes invested in Africa Online by way of convertible **loan** notes in October 1998. The investment is expected to be converted into an equity interest... smart card technology. It contains user information as well as units representing currency that are **redeemable** at any e-touch\*\* centre in Africa. The "e-touch\*\* card" will enable e-touch\*\* users to roam and access their mail from any e-touch\*\* **point**. For Africa Online this smartcard provides a prepayment system and enables user demographics to be ...

... the prospect of a ground breaking cash-based method for on-line purchases over the **Internet** in sub-Saharan Africa. This new **Internet** access system has been piloted in selected e-touch\*\* centres in Nairobi. Portal site: Recent...342 26,848 1,342 Issues of shares in the period: On 15 December 1999 **loan** notes totalling #120,000, held by Press (Holdings) Limited were converted into ordinary shares of...

**21/6,K/18 (Item 7 from file: 20)**  
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10953771 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Sports Internet Grp - Offer by BSKyB**  
May 10, 2000  
WORD COUNT: 7362

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... than 90 per cent. (or such lesser percentage as BSKyB may decide) of the Sports **Internet** Group Shares to which the Offer relates, provided that this condition will not be satisfied...

... shall have acquired or agreed to acquire, whether pursuant to the Offer or otherwise, Sports **Internet** Group Shares carrying, in aggregate, more than 50 per cent. of the voting rights then exercisable at a general meeting of Sports **Internet** Group, including for this purpose to the extent (if any) required by the Panel, any such voting rights attaching to any Sports **Internet** Group Shares that may be unconditionally allotted or issued before the Offer becomes or is...

...outstanding conversion or subscription rights or otherwise; and for this purpose: (i) the expression "Sports **Internet** Group Shares to which the Offer relates" shall be construed in accordance with sections 428...

... the Secretary of State for Trade and Industry to refer the proposed acquisition of Sports **Internet** Group by BSKyB or any matter arising therefrom to the Competition Commission; (d) no government...

... be expected to: (i) make the Offer or the acquisition by BSKyB of any Sports **Internet** Group Shares, or control of Sports **Internet** Group void,

illegal or unenforceable or otherwise restrict, restrain, prohibit or otherwise materially and adversely...

... ability of BSKyB, or render BSKyB unable to, acquire some or all of the Sports **Internet** Group Shares; (iii) require or prevent the divestiture by Sports **Internet** Group or any of its subsidiaries or subsidiary undertakings or any associated company or any...

... terminated, in each case in respect of the Offer and the acquisition of any Sports **Internet** Group Shares, or of control of Sports **Internet** Group, by BSKyB, and all authorisations, orders, recognitions, grants, consents, licences, confirmations, clearances, permissions and...

... appropriate for, or in respect of, the Offer and the proposed acquisition of any Sports **Internet** Group Shares, or of control of Sports **Internet** Group, by BSKyB and to carry on the business of any member of the BSKyB... entitled or be subject and which, in consequence of the proposed acquisition of any Sports **Internet** Group Shares, or control of Sports **Internet** Group, by BSKyB or otherwise, would or might, to an extent which is material in...

... the wider SIG Group being otherwise adversely affected; (g) except as publicly announced by Sports **Internet** Group prior to the date hereof, no member of the wider SIG Group having, since...

... to subscribe for or acquire, any such shares or convertible securities (save as between Sports **Internet** Group and wholly-owned subsidiaries of Sports **Internet** Group and save for options granted, and for any Sports **Internet** Group Shares allotted upon exercise of options granted under the Sports **Internet** Group Share Option Schemes) or **redeemed**, purchased or reduced any part of its share capital; (ii) declared, paid or made or proposed to declare, pay or make any **bonus** in respect of shares, dividends or other distribution other than to other members of the...

... in the ordinary course of trading) or any such material change in its share or **loan** capital; (iv) issued or proposed the issue of any debentures or incurred any indebtedness or...

... or varied the terms of any service agreement with any of the directors of Sports **Internet** Group; or (x) entered into any agreement or commitment or passed any resolution with respect...

... in this paragraph (g); (h) since 31 August 1999, except as publicly announced by Sports **Internet** Group prior to the date hereof: (i) there having been no material adverse change in...j) inclusive. If BSKyB is required by the Panel to make an offer for Sports **Internet** Group Shares under the provision of Rule 9 of the City Code, BSKyB may make...

**21/6,K/19** (Item 8 from file: 20)  
DIALOG(R)File 20:(c) 2003 The Dialog Corp. All rts. reserv.

10609763

**PR Newswire Southwest Summary, Monday, April 17, to 1:00 p.m. EDT**  
April 17, 2000  
WORD COUNT: 1150

...2000 05:00 r f bc-TX-DATA-RACE-patent (SAN ANTONIO) DATA RACE(R)  
**Awarded** New Patent for Superior Voice Quality DAM011 04/17/2000 06:45 r f  
bc...

...First Quarter Revenue DAM007 04/17/2000 07:31 r f bc-TX-ACS-Postal-  
**award** (DALLAS) ACS Wins National U.S. Postal Service Leadership **Award**  
SFM058 04/17/2000 07:31 r f bc-CA-Idun-Pharmaceuticals (LA JOLLA) Idun...

... f bc-TX-Merinta-Software (AUSTIN) Merinta's Software and Services Support First 100% Broadband, **Web** Access **Internet** Appliance DAM002 04/17/2000 08:00 r f bc-TX-Sabre-1Q-conf-call...

... Sabre Invites You to Join Its First Quarter 2000 Earnings Release Conference Call on the **Web** PHM008 04/17/2000 08:02 r f bc-PA-Marconi-Tex-Trans. (PITTSBURGH) Marconi...

... Efficient Networks Invites You to Join Its Q3 (Fiscal 2000) Earnings Conference Call on the **Web** DAM008 04/17/2000 08:30 r f bc-TX-EarthCare-Form-10K (DALLAS) EarthCare...

... City (CAMPBELL) notHarvard.com Launches Online Educational Resources on Talk City's Consumer And B2B **Web** sites CGM035 04/17/2000 08:59 r f bc-TX-Marketing-Special (DALLAS) Aurora...

...as National Broker DAM028 04/17/2000 09:02 r f bc-TX-Kimberly-Clark- **web** (DALLAS) Kimberly-Clark Partners With Leading Online Parenting Content Providers To Launch Parentstages.com LAM042...

... HOUSTON) Sterling Bancshares Invites You to Join Its 1st Qtr 2000 Conference Call on the **Web** DAM009 04/17/2000 10:01 r f bc-OK-Vintage-Petro (TULSA) Vintage Petroleum...

... 17/2000 10:45 r f bc-TX-WebTransport-frght (DALLAS) WebTransport Announces TransportCentral.com **Web** -Based Freight Matching DAM038 04/17/2000 10:56 r f bc-TX-Greenbriar-stock (DALLAS) Greenbriar Corp. **Redeems** Additional Series G Preferred Stock DEM030 04/17/2000 10:59 r f bc-MI... 17/2000 11:52 r f bc-MN-GMAC-RFC (MINNEAPOLIS) Homecomings Financial Receives Top **Loan** Servicer Designations From Fitch IBCA DAM050 04/17/2000 12:00 r f bc-TX...

... conf (AUSTIN) Garden.com Invites You to Join Its 3rd Qtr Conference Call on the **Web** DAM046 04/17/2000 12:05 r f bc-OK-Samson-Calahoo-Pet (CALGARY) Samson...

... 21 r f bc-Pre-Paid-Legal (ADA) Pre-Paid Legal Services, Inc. Announces Strategic **Internet** Relationship With LawInfo.com MNM014 04/17/2000 11:17 r f bc-MN-ZoneTrader...

... Invites You to Listen to a Replay of Its First Quarter Conference Call on the **Web** \*\*\* ARKANSAS \*\*\* ATM015 04/17/2000 08:26 r f bc-MS-BancorpSouth-merg (EL DORADO...

21/6,K/20 (Item 9 from file: 20)  
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09470016

**Business Update//The Daily Yomiuri</copyright>**  
February 08, 2000  
WORD COUNT: 1300

... www.ana.co.jp) is holding a "Time Capsule" campaign to offer a 25 percent **bonus** on travel **points** to all ANA Mileage Club members traveling on international flights operated by ANA or Air Nippon (ANK) this year. The **bonus points** will be **redeemed** on ANA or ANK international flights during 2001. The ANA Mileage Club currently has a...

... will continue to fuel market growth and change the market's profile as traditional auto **loan** and equipment lease classes mature. "We expect that Japan will probably solidify its position in...

... Merrill Lynch Mercury Asset Management Japan Ltd. (www.mlm.co.jp) will

launch Merrill Bank **Loan** Income Open, a new investment trust fund that will enable corporate borrowers to invest in...

... Japan and Tokai Bank have agreed to jointly extend a 2 billion yen, 13-year **loan** to Tomen Power Tomamae, a subsidiary of the trading company, to finance Tomen's Tomamae co.jp) on Feb. 1 began offering cost-effective, high-speed **Internet** service connections to hotel guests. The 485-room hotel has equipped 112 rooms with an **Internet** access system that operates at seven megabytes per second and installed seven lines in lounges that use small asymmetric digital subscriber line (ADSL) adapters. In addition, regular **Internet** services offered through the hotel's existing telephone lines are available in 65 rooms at regular telephone rates. Unlimited use of **Internet** service in the 112 rooms is priced at a flat rate of 1,500 yen...

... ONLINE ENTERTAINMENT Disney Online Japan/Asia Pacific on Feb. 1 updated its official Japanese-language **Web** site (www.disney.co.jp/), adding 22 new links--10 in the stories category, five...

**21/6,K/21 (Item 10 from file: 20)**

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09070669 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Launch Mission for Everbank.com: Create a Bank That Consumers Will Love**

January 11, 2000

WORD COUNT: 1033

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... of money market funds in the nation, offers unlimited no-fee check writing, unlimited free **Web** bill paying and banking, instant account access from any remote location, free online financial management tools, and a unique bank card option that lets consumers earn airline travel **awards** **redeemable** on any U.S.-based airline with no seat restrictions or black-out dates.

"Sure...

...process, all the better."

everbank.com's impressive array of advanced banking, real estate, financial, **loan**, and insurance services include:

everbank.com Banking Center and **Loan** Services -- A full-service banking and consumer credit **loan** center featuring free online bill paying, the first 50 checks provided free of charge, no...

**21/6,K/22 (Item 11 from file: 20)**

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08100845 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Awards just the business!**

November 05, 1999

WORD COUNT: 262

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... in 1996 and relaunched in April this year, with on-line applications for a home **loan**.

More than 150 companies entered the e-business awards, including household names such as Argos...

...received the awards at a ceremony in London earlier this week.

He said: "What this **award** has demonstrated is that a small organisation with limited resources can, with vision, good customer...



... customers come from Leicestershire and Northamptonshire, but it expects its geographical base to widen as **internet** sites gain in popularity. - The flexible **internet** base rate tracker mortgage, which is offered only via the **web**, charges 0.65 per cent above the Bank of England base rate for the life of the mortgage, with no fees, **redemption** penalties or compulsory insurance.

21/6,K/23 (Item 12 from file: 20)

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07890768 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**San Jose Mercury News, Calif., ModemDriver Column**

October 24, 1999

WORD COUNT: 1228

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... corporate resurrection: More than 100 years before today's frequent-flier miles and other affinity **awards** there was S&H Green Stamps. The loyalty program developed in 1896 was based on a stamp-like type of scrip issued by merchants and **redeemable** for everything from toasters to croquet sets. For a while in the '60s, the S...

... by the mid-'80s the company had faded to almost zero. (There are three stamp **redemption** centers in the Midwest that never closed, but little more remains of the old empire...

... S&H greenpoints," a "digital rewards currency" for online and off-line retailers. The preview **Web** site is at [www.greenpoints.com](http://www.greenpoints.com)

TIMELY DATA? DON'T COUNT ON IT. This just...

...long form. Yeah, they'll still ask about whether your mobile home has an installment **loan** and whether you get your natural gas through an underground pipe. But this newfangled Internet...

21/6,K/24 (Item 13 from file: 20)

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07124318 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Internet Technology - Recommended Offer - Part 2**

September 08, 1999

WORD COUNT: 6681

... Business description ITG, based in Putney, London, is the parent company of two leading UK **Internet** Service Providers: GX Networks and Global **Internet**. The combination of the group's growing base of leased line and **web** hosting customers through GX Networks, and extensive dial-up operations through Global **Internet**, makes ITG one of the largest carrier-independent ISPs in the UK. ITG currently serves...

... Netherlands through its GX Networks subsidiary. ITG's strategy is to provide a range of **Internet** and networking services to business clients across Europe. Products and services are built around high bandwidth, flexible **Internet** connections, and value added services, as well as commercial **web** hosting products ranging from aggressively priced solutions for the SME to high-end server solutions...

...stringent demands of eBusiness. ITG's Business Services Group provides a complete range of ISDN **Internet** access and **web** hosting products sold through a specialised telesales group, providing SME customers with the appropriate product for their network needs. ITG's UK subscription-based Global **Internet** service is targeted at SME, SOHO and serious consumer

**Internet** users, differentiated through the addition of value added services. ITG has also recently launched two own-brand, subscription-free consumer **Internet** access services: Dial- Start and FreeNetName. The latter offers consumers a choice of their own personalised domain name for the email address and **website** . Furthermore, through a dedicated sales team, ITG offers outsourced dial-up access services to major brand owners who wish to market a free **Internet** service. These subscription free **Internet** services generate income for ITG in the form of payments from the telephone companies who terminate the calls. As part of its strategy to become a pan-European **Internet** services company, ITG is starting a subsidiary in France with a data centre and offices...

...owned by ITG in the UK and Europe. ITG's UK network currently has 35 **points** of presence (the UK's largest POP network for the provision of IP services) from...

... a network within the United States. ITG has connections directly into the major US peering **points** . ITG has also recently invested in substantial trans-european bandwidth between the UK, the Netherlands...

... not only to GX Networks BV in the Netherlands, but also to major European peering **points** and data centers in Paris, Frankfurt and Stockholm. Once completed, the network is expected to...

... market. ITG will lead the effort to expand Concentric in the European region. With 35 **points** of presence in the UK and over 350 metropolitan areas served in the US, Concentric...

... significant SME customer base offering a broad portfolio of business IP-based network services including **web** hosting, e-commerce, virtual private networks, **internet** access, and transit services. Industry analysts ...expect the world wide market size for both value-added IP data networking services and **Internet** access to grow rapidly as businesses and consumers increase their use of the **Internet** , intranets and privately managed IP networks. Therefore, in addition to pursuing a strategy of growth...

... the acquisition of ITG, Concentric is expected to have: \* approximately 960 employees and contractors \* 35 **points** of presence in the UK and over 350 metropolitan areas served in the United States...

... broad portfolio of business IP-based network services \* operations in Europe and North America \* enhanced **internet** transit offerings 15. Management and employees Concentric has given assurances to the board of ITG...

... 17. Other Arrangements between Concentric and ITG Concentric has agreed to provide to ITG a **loan** facility of up to \$10 million to fund certain short term expenditure requirements. The **loan** will be made available to ITG with the benefit of security in the form of...

... reason the Scheme does not become effective or the Offer lapses for any reason, the **loan** is repayable after a three month grace period for repayment. In the event of a change of control occurring with respect to ITG, the **loan** becomes repayable within 5 days of demand. It having been a pre-condition to the announcement of the Offer and the Warrant Proposals and to the provision of the **loan** facility described above, ITG has agreed to pay to Concentric a fee of #1 million...

...benefits to be realised by the combined group, including but not limited to expansion of **Internet** services into Europe, that are subject to risks and uncertainties. Actual results may differ materially...2222/(+1) 408 817 2829 Concentric Network Corporation Laurence Blackall/Richard Brocksom 0181 957 1180 **Internet** Technology Group plc Richard Strang 0171 516 6937 Bear, Stearns International Graham Edgerton/Julian Briant...Group, recommended,

declared, paid or made or proposed to recommend, declare, pay or make any **bonus**, dividend or other distribution whether payable in cash or otherwise; (iv) save for intra-ITG proposed or announced an intention to propose any change in its **loan** capital; (vi) issued, authorised or proposed the issue of any debentures or (save in the...

... transactions) incurred or increased any indebtedness or become subject to any contingent liability; (vii) purchased, **redeemed** or repaid or announced any proposal to purchase, **redeem** or repay any of its own shares or other securities or reduced or save in...benefits to be realised by the combined group, including but not limited to expansion of **Internet** services into Europe, that are subject to risks and uncertainties. Actual results may differ materially...

**21/6,K/25 (Item 14 from file: 20)**

DIALOG(R)File 20:(c) 2003 The Dialog Corp. All rts. reserv.

05527669 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**PR Newswire California Summary, Friday, May 28 up to 10 a.m. PT**

May 28, 1999

WORD COUNT: 786

... PARK) www.lawfirm.com - Survey Shows Nearly 40 Percent Increase in Number of Law Office **Web** Sites Since 1997 SFF005 05/28/1999 08:00 r f bc-WA-Cohen-Milstein...

... Systems Closes \$10.6 Million Equity Private Placement Conversion Price Fixed on Outstanding Convertible Preferred; **Redeems** SFF013 05/28/1999 08:25 r f bc-CA-Ross-Qrt-Dividend (NEWARK) Ross...

...28/1999 09:00 r f bc-CA-Nissan-Design-Awrd (GARDENA) Gold IDEA Design **Award** for Nissan SUT Concept Vehicle; Caps Off Successful 1999 Auto Show Season for Nissan LAF007...

... Cedar-Fair-Hotel (SANDUSKY) Cedar Fair, L.P. Opens Breakers Tower Hotel Addition at Cedar **Point** CHF009 05/28/1999 10:24 r f bc-NC-BankAmerica-**loan** Banc of America Securities LLC Closes \$1.178 Billion Small **Loan** Securitization SFF026 05/28/1999 10:24 r f bc-CA-BBRS-Buy-SBTK (SAN...

...bc-CA-Fisher-Paykel (LAGUNA HILLS) Fisher & Paykel's DishDrawer Receives Prestigious Business Week Design **Award** LAF019 05/28/1999 12:07 r f bc-TX-Unocal-Water-Well (SUGAR LAND...

... 12:09 r f bc-CA-Kanakaris-Forbes (NEWPORT BEACH) Forbes Magazine Chairman Weinberger and **Internet** Founder Vinton Cerf Interview CEO Kanakaris about 'Future of the **Internet** ' NYF047 05/28/1999 12:22 r f bc-CA-MSH-Pluto (LOS ANGELES) MSH...

**21/6,K/26 (Item 15 from file: 20)**

DIALOG(R)File 20:(c) 2003 The Dialog Corp. All rts. reserv.

05420573 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**PR Newswire California Summary, Friday, May 21 up to 2:00 P.M. PT**

May 21, 1999

WORD COUNT: 1407

... f bc-CA-Health-Hero-patent (MOUNTAIN VIEW) Health Hero Network, Inc. Receives Patent for **Internet** Healthcare Connection to Patients at Home SFF009 05/21/1999 08:00 r f bc...

... 08:01 r f bc-IL-United-Airlines (CHICAGO) United's Frequent Flyers Can Now **Redeem** **Award** Miles Online SFF001A 05/21/1999 08:01 r f bc-CA-BioSpace.com-PER (SAN FRANCISCO) BioSpace.com Appoints Karl Thiel to

Create Original Editorial on the **Web** Site SFF004 05/21/1999 08:01 r f  
bc-NY-Avesta-IXnet-IPC (NEW...

... 39 Billion Financial Institution Signs Phase II Expansion Contract With  
IA To Grow Its Intranet **Loan** Processing System SFF019 05/21/1999 08:01 r  
f bc-CA-Notify-25-Fastest...

... 21/1999 08:30 r f bc-CA-Hambrecht-&-Quist (SAN FRANCISCO) Hambrecht &  
Quist's **Internet** Research Group Initiates Coverage of Launch Media (LAUN)  
With Buy-Focus List Recommendation SFF022 05...

... r f bc-CA-Ripple-Effects (SAN FRANCISCO) Leader in Social Learning  
Software Releases Free **Web** -Based School Safety Profiler LAF029 05/21/1999  
08:38 r f bc-CA-Rbid.com- **Internet** (LAGUNA HILLS) Rbid.com Launches Its  
Online Auction Site to Compliment Its World's First...Moai-Technologies  
(SAN FRANCISCO) Red Herring Names Moai Technologies Winner in Top 50  
Private Companies **Award** SFF025 05/21/1999 10:48 r f bc-CA-BBRS-Buy-CIEN  
(SAN FRANCISCO...

... 1999 11:06 r f bc-CA-Coudert-Brothers (SAN FRANCISCO) Golden Age of  
Unregulated **Internet** is Over SFF029 05/21/1999 11:10 r f  
bc-CA-BBRS-rates-VISX...

**21/6,K/27 (Item 16 from file: 20)**  
DIALOG(R)File 20:(c) 2003 The Dialog Corp. All rts. reserv.

05289703 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**PRNewswire Midwest Summary Wednesday, May 12 to -2-**  
May 12, 1999  
WORD COUNT: 1265

... Michigan Quality Council DEW019 05/12/1999 12:32 r f  
bc-MI-Source-One- **redeem** (FARMINGTON HILLS) Source One Mortgage  
Corporation Specifies Subordinated Debenture **Redemption** of June 2 HSW139  
05/12/1999 13:01 r f bc-GA-Salomon-Education...

... 08:31 r f bc-MN-Bankers-Systems (MINNEAPOLIS) Bankers Systems' Second  
Windows Solution For **Loan** Documentation Makes its Debut at Futurebank,  
MPLS MNW001 05/12/1999 09:01 r n...

...Care Launches Virtual Nursery LAW014 05/12/1999 09:02 r f bc-CA-Strouds-  
**Website** (CITY OF INDUSTRY) Strouds Announces Newest Store Location - On  
the **Web** ; New Commerce Offering on Yahoo! Shopping Features Top Name-Brand  
Linens NEW022 05/12/1999...

... Announces Major System Sale PHW006 05/12/1999 10:00 r f  
bc-MN-SmithKline- **awards** (ROCKVILLE) SmithKline Beecham Honors Hennepin  
County Medical Center Systems; Glenwood-Lyndale Community Clinic a Finalist  
for National **Award** MNW004 05/12/1999 10:01 r f bc-MN-UbiQ-Fargo-Visa  
(MINNEAPOLIS) FARGO... 15:00 r f bc-MN-Fourth-Shift-ACT (MINNEAPOLIS)  
Advanced Computer Technology, Inc. (ACT) **Awarded** Fourth Shift  
Certification MNDAY1 05/12/1999 15:30 r n bc-PRN-MPLS-daybook...

... 02 r f bc-MO-Ultradata-net Ultradata Systems Forms E-Commerce Company  
With Leading **Internet** Marketer To Accelerate Sales and Distribution of  
Data Via **Internet** CGW039 05/12/1999 12:00 r f bc-MO-Cerner- **internet**  
(KANSAS CITY) Cerner's PathNet Laboratory Solutions Wield **Internet** for  
Health Empowerment DAW037 05/12/1999 14:13 r f bc-OK-ONEOK-Southern...

**21/6,K/28 (Item 17 from file: 20)**  
DIALOG(R)File 20:(c) 2003 The Dialog Corp. All rts. reserv.

05176345 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**PRNewswire Midwest Summary Monday, May 3 to 4 -2-**

May 03, 1999

WORD COUNT: 1247

...1999 06:58 r f bc-MI-MNB-home-seminar (DETROIT) Is a Home Equity  
**Loan** Right for You? Michigan National Bank To Educate Consumers About  
Home Equity Borrowing With Free...

...CGM004 05/03/1999 07:01 r f bc-MI-Wurzler-E-Commerce (OKEMOS) New  
**Internet** Product Offering Protection from the Risks of E- Commerce:  
WiSP(TM) HSM082 05/03/1999...

... Application 'Backlog Busters' DEM002 05/03/1999 07:59 r f  
bc-MI-Delphi-GM- **award** (KOKOMO) Delphi Automotive Systems Earns GM  
Worldwide Supplier **Award** For Air Bag Sensors and Powertrain Control  
Modules DEM009 05/03/1999 07:59 r...

...of Bates Technologies, Inc. CGM015 05/03/1999 08:00 r f bc-MI-BlueGill-  
**internet** (ANN ARBOR) BlueGill Technologies Selected by Xerox as the  
Foundation for its New E-Commerce/ **Internet** Presentment Product Offering  
CGM012 05/03/1999 08:01 r f bc-MI-Trans-Industries...

... LISLE) Printware Installs Computer-to-Plate System at Lason, Inc.;  
PlateStream is Key Element of **Internet** Ordering System DEM001A 05/03/1999  
09:05 r f bc-MI-AMA-meeting-May...

...Between Oil Changes DEM015 05/03/1999 09:46 r f bc-MI-Fed-Mogul- **award**  
(SOUTHFIELD) Federal-Mogul Receives Chrysler's Gold Pentastar **Award**  
DEM014 05/03/1999 09:51 r n bc-MI-Greenfield-Village (DEARBORN) Antiques  
Gala 05/03/1999 14:23 r f bc-MI-Source-One- **redeem** (FARMINGTON HILLS)  
Source One Mortgage Services Corporation Preferred Stock to Be **Redeemed**  
June 3 DEM035 05/03/1999 14:34 r f bc-MI-Johnson-Controls (PLYMOUTH...

... LISLE) Printware Installs Computer-to-Plate System at Lason, Inc.;  
PlateStream is Key Element of **Internet** Ordering System MNM006 05/03/1999  
09:44 r a bc-MN-Rollerblade-new-PE...

... 00 r f bc-MN-St-Paul-Software (MEMPHIS) St. Paul Software Contracted to  
Supply **Internet** -Based, Business-to-Business E-Commerce Solution to Cisco  
Systems MNM013 05/03/1999 11...

21/6,K/29 (Item 18 from file: 20)

DIALOG(R)File 20:(c) 2003 The Dialog Corp. All rts. reserv.

04607320

**PR Newswire California Summary, Thursday, March 11 up to 2:00 P.M. PT**

March 11, 1999

WORD COUNT: 1351

... Announces (WALNUT CREEK) Finet Holdings Announces \$13.9 Million  
Financing; Resources to Be Used for **Redemption** of Preferred Shares and to  
Grow Operations LATH046 03/11/1999 07:32 r f...bc-CA-iCom-Network-Inc. (SAN  
DIEGO) iCom Network, Inc. Announces Deal to Provide Public **Internet**  
Kiosks in Marriott Hotels FLTH009 03/11/1999 10:28 r f bc-CA-Nova- **web**  
-page (LAKE ELSINORE) Nova Pharmaceutical Announces Launch of Interactive  
E-Commerce **Web** Page HSTH020 03/11/1999 10:30 r f bc-CA-Emery-Worldwide  
(REDWOOD CITY) Wyse Technology **Awards** Three-Year Contract to Emery  
Worldwide Global Logistics PHTH008 03/11/1999 10:41 r f bc-CA-WCollect.com  
(BEVERLY HILLS) Ever Dreamed of Winning an Academy **Award** ? Rare 1945 Oscar  
Goes on the Auction Block at WCollect.com CGTH017 03/11/1999...

... 11:05 r f bc-CA-Learning-Co-Codie (FREMONT) www.FamilyTreeMaker.com

Named Best **Internet** Commerce Site in Annual 'Codie' **Awards** SFTH028  
03/11/1999 11:36 r f bc-CA-PCM-rate-Peregrine (SAN FRANCISCO...  
...1999 13:23 r f bc-CA-Superscape-Tokyo (SANTA CLARA) The Westin Tokyo's  
**Web** Site Traffic Increases by 45% With Interactive 3D From Superscape(R)  
NYTH087 03/11/1999...

... 28 r f bc-NY-Fitch-rates-SELMaC (NEW YORK) Fitch IBCA Rates Student  
Education **Loan** Marketing Issues - Fitch IBCA - SFTH036 03/11/1999 13:42 r  
f bc-CA-Symantec...

... 58 r f bc-DC-Oracle-Urbn-League (WASHINGTON) Oracle's Promise Receives  
Urban League **Award** for 'Bridging the Digital Divide' SFTH008 03/11/1999  
14:00 r f bc-CA...

...14:50 r f bc-CA-TLS-Media-LLC (LOS ANGELES) New Digital Age Online **Web**  
Site Launches, Offers the First-Ever 'Jargon-Free' Guide to the

**21/6,K/30 (Item 19 from file: 20)**  
DIALOG(R)File 20:(c) 2003 The Dialog Corp. All rts. reserv.

03185068 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**NORTHWEST AIRLINES CORPORATION: Northwest reports third quarter loss of**  
**\$224 million**  
October 21, 1998  
WORD COUNT: 1441

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Bonus Miles for home purchases and sales, home financing or  
refinancing, opening a home equity **loan** or line of credit.

4. Announced that it has upgraded its **award**-winning **web** site with  
new features and capabilities designed to facilitate and expand customers'  
ability to complete...

... the latest version installed this past weekend, Northwest and KLM  
customers are now able to **redeem** discount certificates and other offers  
on-line. Additionally Northwest and KLM will expand booking capability...

... ensure compatibility with other tools such as WinCE and WebTV and that  
offer even better **Internet** security and privacy guarantees.

5. Was awarded by Business Traveler International first place in the...

**21/6,K/31 (Item 20 from file: 20)**  
DIALOG(R)File 20:(c) 2003 The Dialog Corp. All rts. reserv.

02983541  
**nFront selected as exclusive Internet BANKING Solution provider by Southern**  
**Data Systems**  
October 01, 1998  
WORD COUNT: 881

... of nHome(tm) with AccountPro(tm) and LoanPro(tm) to Facilitate  
Online Account Openings and **Loan** Origination, Enhance Customer Service  
nFront, the premier provider of full-service **Internet** banking solutions  
for community banks and winner of Microsoft's Best **Internet** Banking  
Solution **Award**, and Southern Data Systems (SDS), an IBM(R) AS/400  
server-based bank automation software...

... Under the terms of the agreement, SDS will market nFront's nHome as its  
exclusive **Internet** banking solution to its more than 500 financial  
institution clients. Also as part of the agreement, nHome will be  
integrated with SDS' AccountPro account automation software and LoanPro

**loan** origination software in order to streamline and fully automate online account generation and **loan** origination, and enhance customer service. nHome is the only "fat server" **Internet** banking solution designed specifically for the community bank market, enabling banks to capture and mine...

... customer data using a secure database. By integrating the solution with leading account automation and **loan** origination systems, the value of this functionality is greatly increased. The integration of these systems will eliminate the need for bank personnel to manually reenter account and **loan** application information into their existing systems, resulting in increased efficiency and error proofing. This integrated...

... to leverage their existing resources and processes to service loans and accounts generated through the **Internet** delivery channel. "Since 1986, Southern Data Systems bank automation applications have been used to effectively...

... with nFront, SDS bank clients will be able to realize these same benefits in their **Internet** branches," said Southern Data System's Chairman and Chief Executive Officer Larry Tew. "Over the...

... ensure those needs are met. We are pleased to now offer our clients the best **Internet** banking solution on the market and to leverage the bank automation solutions they've come...

... to reach and retain more bank customers." About nHome nHome, nFront's Microsoft NT-based **Internet** banking application, enables banking customers to open new accounts, apply for loans, view account balances...

... bank automation product suite, AccountPro and LoanPro allow financial institutions to automate account generation and **loan** origination processes, providing customer service representatives with logical step-by-step prompts to increase efficiency...

... s core accounting software, these applications link account generation to "accounts in process" files and **loan** origination to "loans in process" files on the platform. About Southern Data Systems Southern Data...

... BankPro 2000 product suite include AccountPro, LoanPro, MortgagePro, SignaturePro and TellerPro, as well as Bond **Redemption**, MICR Check Writing and Sales Tracking. For more information, contact Southern Data Systems at 6875...

... nFront Founded in 1996, nFront (www.nfront.com) is the leading provider of full-service **Internet** banking solutions designed specifically for the community bank market and winner of Microsoft Corporation's Best **Internet** Banking Solution **Award**. Atlanta-based nFront provides turnkey solutions offering development and implementation services, **Internet** transaction processing, **web** site design, maintenance and hosting, customer service, training and support, marketing consulting, brand management, and...

21/6,K/32 (Item 1 from file: 610)

DIALOG(R)File 610:(c) 2003 Business Wire. All rts. reserv.

00410753 20001115320B8540 (USE FORMAT 7 FOR FULLTEXT)

**Stampede Worldwide, Inc. Presents Allaire's ColdFusion**

Wednesday, November 15, 2000 13:02 EST

WORD COUNT: 2,358

...at September 30, 2000

and consisted of 124 commercial first mortgage loans with an average **loan** balance of approximately \$5.5 million, collateralized by properties located in

29 states. Approximately 34...

...aggregated approximately 42% of this portfolio. At September 30, 2000, approximately 30% of the mortgage **loan** portfolio consisted of loans with balloon payments due before October 1, 2003. During 2000 and ...

...foreclosed loans and restructured loans have not been significant in relation to the total mortgage **loan** portfolio. At September 30, 2000, approximately 11% of the mortgage loans were seasoned loans underwritten...

...average interest rates than loans that could be originated today. The balance of the mortgage **loan** portfolio has been originated by the Company under strict underwriting standards. Commercial mortgage loans on...these commercial property types. However, due to the seasoned nature of the Company's mortgage **loan** portfolio and its strict underwriting standards, the Company believes that it has prudently managed the risk attributable to its mortgage **loan** portfolio while maintaining attractive yields. PARTNERSHIP INVESTMENTS totaled \$8.2 million at September 30, 2000...

...The Company's fixed-rate assets include: cash and short-term investments; bonds, notes and **redeemable** preferred stocks; mortgage loans; and investments in limited partnerships that invest primarily in fixed-rate...

...change in the market value of a portfolio if interest rates change by 100 basis **points**, recognizing the changes in cash flows resulting from embedded options such as policy surrenders, investment...www.stampedeinc.com) announced today that its subsidiary, Stampede Network.Com, Inc.'s team of **web** development gurus will present a free Allaire ColdFusion Seminar this Thursday, November 16th.

ColdFusion is...

21/6,K/33 (Item 2 from file: 610)  
DIALOG(R)File 610:(c) 2003 Business Wire. All rts. reserv.

00403915 20001107312B1442 (USE FORMAT 7 FOR FULLTEXT)

**SkyMall Reports Third Quarter 2000 Results**

Tuesday, November 7, 2000 16:18 EST

WORD COUNT: 7,289

...A major key to long-term earnings growth is the maintenance of a high-quality **loan** portfolio. Citizens National Bank's directive in this regard is carried out through its policies...

...1999, and management has not identified any non-performing assets. Additions to the allowance for **loan** losses are made monthly to maintain the allowance at an appropriate level based upon management's analysis of potential risk in the **loan** portfolio. The



amount of the **loan** loss provision will generally be determined by an evaluation of the level of loans outstanding, the level of non-performing loans, historical **loan** loss experience, delinquency trends, the amount of actual losses charged to the reserve in a...  
...anticipated economic conditions.

#### Liquidity

Liquidity represents the ability to provide steady sources of funds for **loan** commitments and investment activities, as well as to maintain sufficient funds to cover deposit withdrawals...

...available  
for sale ..... \$ 50,760

CDs over \$100,000 to total deposits ratio..	37.9%
<b>Loan</b> to deposit ratio .....	85.1%

Cash and cash equivalents are the primary source of liquidity... subsidiaries.

Goodwill is subtracted from the total. Tier 2 capital consists of the allowance for **loan** losses, hybrid capital instruments, term subordinated debt and intermediate term preferred stock:  
Banks are required...

...Net yield on earning assets .. 4.18%

(b) At December 31, 1999, the allowance for **loan** losses amounted to \$26,885. During the quarter ended September 30, 2000, an additional \$29,211 was provided to the allowance for **loan** losses. There have been three charge-offs totaling \$2,520 since the opening of Citizens National Bank. As of September 30, 2000, management considers the allowance for **loan** losses to be adequate to absorb expected future losses. However, there can be no assurance that charge-offs in future periods will not exceed the allowance for **loan** losses or that additional provisions to the allowance will not be required.

(c) Non-interest...statements due to a variety of factors, including governmental monetary and fiscal policies, deposit levels, **loan** demand, **loan** collateral values, securities portfolio values and interest rate risk management; the effects of competition in the banking business from other commercial banks, savings and **loan** associations, mortgage banking firms, consumer finance companies, credit unions, securities brokerage firms, insurance companies, money...

...regulations relating to branching and acquisitions; failure of assumptions underlying the establishment of reserves for **loan** losses, including the value of collateral underlying delinquent loans, and other factors. Citizens Bancshares cautions...redemption program for a number of loyalty programs, allowing consumers to purchase SkyMall merchandise with **loyalty points** earned in other programs. Through Durham & Company, a SkyMall subsidiary, SkyMall offers high-quality logo merchandise via its catalogs, workplace initiatives and the durham.skymall.com **Web** site. For further information and prior press releases,

please visit SkyMall's **Web** site at www.skymall.com.

Cautionary Statement: Except for the historical information contained herein,  
the...

**21/6,K/34 (Item 1 from file: 613)**

DIALOG(R)File 613:(c) 2003 PR Newswire Association Inc. All rts. reserv.

00355277 20000615PHTH043 (USE FORMAT 7 FOR FULLTEXT)

**Mbna's Quantum Redefines the Credit Card for The Affluent Consumer**

Thursday, June 15, 2000 13:29 EDT

WORD COUNT: 707

...per year, good for unlimited worldwide redemptions. So the Quantum Customer with sufficient miles can **redeem points** to fly first class to Sydney for a meeting, stay at a favorite 5-star...

...assist with complex itineraries

-- Free Trip Cancellation and Trip Interruption Insurance

Quantum is also fully "**Internet** ready". Protected by the highest level of

security available, Customers have convenient and easy-to...

...that adds extra speed and convenience to

online transactions in a secure encrypted environment

-- Full **Internet** access to concierge and travel services

-- **Internet** shopping tools

MBNA's **award** winning Customer satisfaction commitment completes the package. The Quantum Customer can speak to a Personal...

...MBNA,

the largest independent credit card lender in the world, also provides retail

deposit, consumer **loan**, and insurance products. MBNA.com (www.MBNA.com) provides credit card, consumer **loan**, retail deposit, travel, and shopping services.

SOURCE MBNA Corporation

CONTACT: Steve Boyden, Senior Executive Vice...

**21/6,K/35 (Item 2 from file: 613)**

DIALOG(R)File 613:(c) 2003 PR Newswire Association Inc. All rts. reserv.

00158027 19990803DATU034 (USE FORMAT 7 FOR FULLTEXT)

**FelCor's Second Quarter Revenue Doubles and FFO Increases 79%**

Tuesday, August 3, 1999 18:21 EDT

WORD COUNT: 3,211

...debt (five and 10 year

maturities), which was used to prepay the \$250 million term **loan** due

December 31, 1999, and reduce outstanding borrowings under the Company's Line of Credit...

...of \$1.1 million was

incurred for the early retirement of the \$250 million term **loan**.

-- Declared dividends of \$0.55 per share on its Common Stock (current annualized dividend yield...

...Convertible Preferred Stock and \$0.5625 per  
 depositary share evidencing its 9% Series B Cumulative **Redeemable**  
 Preferred Stock.

**Financial Performance:**

**A summary** of the financial **results** for the 1999 and 1998 periods  
 follow:

Three Months Ended                      Six Months Ended  
    June 30...The proceeds from these  
 loans were used to prepay FelCor's  
 \$250 million unsecured term **loan**, which was to mature on December 31,  
 1999,  
 and to reduce outstanding borrowings under its...

...Line of  
 Credit. These debt financings consisted of:

--	A Five-year, \$375 million Senior Term <b>Loan</b>	(LIBOR + 250 bps)		
--	A Ten-year, \$100 million Mortgage debt	(7.54% Fixed)		
--	A Ten...Date			
	Floating Rate Debt:			
	Line of Credit	LIBOR + 150bps	\$347,000	June 2001
	Senior Term <b>Loan</b>	LIBOR + 250bps	250,000	March
2004	Mortgage debt	LIBOR + 200bps	62,851	February 2003
	Other...			
...	63%	124,172	October 2007	
	Mortgage debt	7.24%	143,675	November 2007
	Senior Term <b>Loan</b> -swapped	8.30%	125,000	March
2004	Mortgage debt	7.54%	99,773	April 2009
...				

**21/6,K/36 (Item 1 from file: 636)**

DIALOG(R) File 636:(c) 2003 The Gale Group. All rts. reserv.

03919502      Supplier Number: 50148826 (USE FORMAT 7 FOR FULLTEXT)  
**-VISA: Visa, MBNA and De La Rue launch multi-function smart card program**  
 July 10, 1998  
 Word Count:    858

(USE FORMAT 7 FOR FULLTEXT)

**TEXT:**

...new card will also contain a loyalty application that enables  
 cardholders to accrue frequent-shopper **points** and **redeem** them for  
 rewards with designated merchants at MBNA's corporate headquarters. The  
 cards will feature...

...a feature-rich loyalty function allowing up to nine different reward  
 programs. The rewards and **award** thresholds of the loyalty applications  
 can be easily changed to target different cardholders. De La...

...merchandise vendors, which serve more than 2,000 MBNA people.  
 Cardholders can earn frequent-shopper **points** for all chip-based purchases  
 they make from merchants, and can **redeem** their **points** for discounts on  
 merchandise at the **point** of purchase. In addition, cardholders can  
 receive free merchandise after they have purchased a designated...  
 ...entrees at one of the company's dining facilities, a fourth entree can  
 be immediately **awarded** at no cost. Unlike most popular closed system  
 programs, the pilot makes use of open...

...technologies, Visa has more than 70 smart card programs in 31 countries and on the **Internet**, with 22 million Visa chip cards, including 8 million Visa Cash cards. Visa is pioneering SET Secure Electronic Transaction programs to enable and advance **Internet** commerce. Visa's 642 million cards, generating more than US\$1 trillion in annual volume...

...stripe and micro-processor based smart cards each year and has produced over 500,000 **point** of sale terminals worldwide. De La Rue's **Internet** address is [www.delarue.com](http://www.delarue.com). MBNA Corporation, a bank holding company and parent of MBNA...

...MBNA, the largest independent credit card lender in the world, also provides retail deposit, consumer **loan**, and insurance products. \*M2  
COMMUNICATIONS DISCLAIMS ALL LIABILITY FOR INFORMATION PROVIDED WITHIN M2  
PRESSWIRE. DATA...

**21/6,K/37 (Item 1 from file: 813)**  
DIALOG(R) File 813: (c) 1999 PR Newswire Association Inc. All rts. reserv.

1360220 HSTU039  
**Northwest Airlines Corporation Reports Third Quarter Loss of \$224 Million**

DATE: October 20, 1998  
WORD COUNT: 2,175

...Better Homes and Gardens Real Estate Service and GMAC  
Mortgage, allows members to earn WorldPerks **Bonus** Miles for home  
purchases and sales, home financing or refinancing, opening a home  
equity **loan** or line of credit.  
Announced that it has upgraded its **award**-winning **web** site with  
new  
features and capabilities designed to facilitate and expand  
customers'  
ability to complete...

...the latest version  
installed this past weekend, Northwest and KLM customers are now  
able  
to **redeem** discount certificates and other offers on-line.  
Additionally  
Northwest and KLM will expand booking capability...

...ensure  
compatibility with other tools such as WinCE and WebTV and that  
offer  
even better **Internet** security and privacy guarantees.  
Was **awarded** by Business Traveler International first place in the  
Best  
Sparkling Wine category for its 1990...

...place in the Best Red Wine category for its 1991  
Nelson Estate Cabernet Franc. The **awards** are part of Business  
Traveler  
International's 10th Annual Cellars in the Sky competition.  
Was...

...Minnesota Business Partnership  
for its efforts in the employment of people with disabilities. The  
Partners **Award** honors a corporation that fosters an environment  
that is  
inclusive, creates opportunities for all people...  
...travel  
program who contribute at least 5,000 miles or \$50 will earn

500 WorldPerks **Bonus** Miles.  
Successfully partnered with the United Negro College Fund as its  
third  
quarter partner in...

21/6,K/38 (Item 1 from file: 268)  
DIALOG(R)File 268:(c) 2003 ProQuest Info&Learning. All rts. reserv.

00360688 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Where marketing meets technology**  
Second Quarter 1999  
WORD COUNT: 02674

(USE FORMAT 7 OR 9 FOR FULLTEXT)  
... in Loblaw's grocery stores, as well as discounts on transactions  
initiated by telephone, the **Internet**, at CIBC ATMs, or anyplace a debit  
card is accepted for payment. The service is...

...just tying in with the grocer's brand identity, however, President's  
Choice Financial also **awards points** toward free groceries every time a  
consumer transacts business with President's Choice Financial. A mortgage  
**loan**, for example, earns 2,500 **points** (or \$2.50 toward groceries) at  
closing for every \$1,000 of the financed amount and 2,000 **points** (\$2.00)  
annually for each \$1,000 in outstanding balance. Each bill payment  
initiated electronically with a President's Choice card earns 100 **points**  
(or 10 cents in groceries). The card also can be used to **redeem points**.  
The President's Choice program is one of several offerings to come out  
of the...

21/6,K/39 (Item 1 from file: 267)  
DIALOG(R)File 267:(c) 2003 The Dialog Corp. All rts. reserv.

04566469  
**Sec Roundup**  
May 15,2000

WORD COUNT: 813

(c) SECURITIES DATA PUBLISHING All Rts. Reserv.

TEXT:

...within and between organizations.

Cadre Resources Ltd. has sold \$110,000 of convertible notes with **bonus**  
warrants to 15 accredited investors in a private placement, according to a  
Securities & Exchange Commission...

...solutions to on-line merchants.

AdiCom Wireless Inc. is offering \$5.5 million of bridge **loan** notes in a  
private placement, according to a Securities & Exchange Commission filing.  
At the time...solutions to optimization problems.

ICOA Inc. is offering \$185,000 of 8% senior subordinated convertible  
**redeemable** debenture in a private placement, according to a Securities &  
Exchange Commission filing. At the time...

...will be used for working capital. Based in Santa Monica, Calif., the  
company is an **internet** based fulfillment service.

21/6,K/40 (Item 2 from file: 267)  
DIALOG(R)File 267:(c) 2003 The Dialog Corp. All rts. reserv.

04558616  
**Minimal Investments Will Soon Be Possible**

November 15,1999

WORD COUNT: 595

(c) SECURITIES DATA PUBLISHING All Rts. Reserv.

TEXT:

...a time in a variety of mutual funds, without membership or transaction fees. Previewed at **Internet** World in New York last month, the site is scheduled to be launched in the...

...com shatters this model to empower anybody with a bank account and access to the **Web** to invest and save for a secure financial future."  
Solis' firm has not announced which...

...same secure automated clearinghouse transfer processes that most banks use for direct deposit or automatic **loan** payments. Members will be able to invest and **redeem** shares at any time without penalties or charges for withdrawals. In addition to acting as...from more than 100 on-line merchants such as eToys, CDNow and Beyond.com. These **bonus** dollars would be invested in their Savedaily.com accounts.

In the future, Savedaily.com hopes...

**21/6,K/41 (Item 3 from file: 267)**

DIALOG(R)File 267:(c) 2003 The Dialog Corp. All rts. reserv.

04552745

**Borrowers, Keeping investors buying**  
June 10, 1999

WORD COUNT: 3820

(c) EUROMONEY ELECTRONIC PUBLICATIONS All Rts. Reserv.

TEXT:

...acquired  
MediaOne, the 30-year tranche of the \$8 billion issue widened to 108 basis **points** from its launch spread of 94. When it was announced that Microsoft had allied with...

...Its marketing has been extensive and, like other large jumbo deals, has included live and **internet** roadshows, one-on-ones and conference calls. Its thoroughness has given it an impressive investor...

...billion left to raise.  
At the end of April it secured a \$30 billion syndicated **loan**, the largest ever structured, to support its offer to buy MediaOne. It also has a...management at Abbey National.

The three-year floating-rate note issue was priced four basis **points** over three-month Euribor and represented a big jump in size for that particular market...

...ago  
where it made its debut with a two-year \$25 billion bond with sterling **redemption** and a yen coupon in November 1997. Braun and the company's chairman, Ian Harley...with a 5.875% coupon. The nominal spread at launch was tight at 83 basis **points** over the five-year treasury, and the option-adjusted spread (OAS), which strips the callable...

...were tortuous," says one market insider. "The quote can be flimsy. At a one basis **point** spread it is fine but when there are more volatile markets it is harder. There...paper is the most likely source of surrogate Korean government credit. March was the turning **point** : KDB was upgraded to investment grade by both major US agencies. Standard and Poor's...the secondary market," he says.

Three-times oversubscribed, the bond was launched at 225 basis **points** over the US Treasury 2004 and after just a week tightened to 203bp over. Asset...

...at the Hungarian government debt-management agency. And it paid off: "We are now the **point** of reference for all other borrowers (issuing in this market)," he says.

The key to...of emerging market debt syndicate at JP Morgan. The deal was launched at 87 basis **points** over Bunds, priced flat to Hungary's 2003 US dollar paper. It was "the right...and \$800 million of 10-year paper which were priced at 285 and 325 basis **points** over US treasuries respectively.

It already has nine million subscribers, but TPISA wants to expand...region, the Burgos gas basin in the north-east of the country and the extraction **point** in the Delta del Grigalva region. The fourth project is downstream and is concerned with...doubled in size and the put is said to have saved Pemex around 45 basis **points** .

Launched at a yield of 9.375%, the bond jumped immediately from 100.625 to...

...received by investors: it was trebled in size, the coupon was cut by 25 basis **points** and it was still greatly oversubscribed. "They showed some adventurism. The euro was successful and...

21/6,K/42 (Item 4 from file: 267)  
DIALOG(R)File 267:(c) 2003 The Dialog Corp. All rts. reserv.

04547409

**An Uneven Performance:**The Dow may have hit 10,000 last week, but Wall Street's underwriters saw the first quarter's activity from a different perspective  
April 5,1999

WORD COUNT: 5057

(c) SECURITIES DATA PUBLISHING All Rts. Reserv.

TEXT:

As day traders and market pundits celebrated the Dow Jones Industrial Average's 10,000 **point** close last week, Wall Street underwriters and many institutional investors excused themselves from the party...

...dearly for capital, if they can find it at all.

In the equity markets, the **Internet** reigned supreme in the first quarter, with demand for .com initial public offerings so strong...

...by the wayside in terms of new issue volume. The market's unabashed adoration of **Internet** plays has masked the fact that its disregard for

almost any other sector has severely...

...partygoers be found round the punchbowl at year's end?

Net, jumbos dominate equity

The **Internet** fever gripping the U.S. equity new ...into secondary stock transactions and overtook equity-linked convertibles, which had long been resistant to **Internet** names.

"The new-issue market is a great proxy for what investors believe, and if ...

...wondering whether the phenomenon is good for the market as a whole. As issuance by **Internet** -related names charged ahead relentlessly in the first quarter of the New Year, investor skittishness...

...is the new-issue market dominated by a few jumbo deals and technology names, especially **Internet** -related issues.

The pattern started in the fourth quarter of '98. Despite the fact there ...

...Entertainment Group.

However, in 1999 the picture has gotten bleaker, with most of the non-**Internet** transactions disappearing from the IPO calendar and little else to compensate for their absence. The...the same time, technology names accounted for 28% of IPOs during the quarter, with the **Internet** high-flyers dominating the action. MarketWatch.com Inc., led by BT Alex. Brown, which closed...

...gains were offset by the fact that \$4.6 billion in outstanding convert paper was **redeemed** between January and March, leaving equity-linked underwriting dollar volume up a meager \$280,000...

...saying, God, I wish I had money right now."

The big exceptions, of course, are **Internet** companies, which up to now could not tap this market at all. But if the...

...quarter of 1999 is remembered for anything, it will be as the breakout quarter for **Internet** names.

"Convertibles have traditionally been a provider of growth capital to industries such as technology and biotechnology," says Morgan Stanley's Iyer. "Now it's the **Internet** 's turn." After e-commerce pioneer Amazon.com privately placed one of the largest-ever...

...Doubleclick Inc., and Sportsline USA Inc. all issued converts in the first quarter. In addition, **Internet** -related tech names such as Exodus Communications Inc., LSI Logic Corp. and Citrix Systems Inc. made their convertible debut.

Prior to this quarter, only a handful of pure-play **Internet** stories ever had found their way into the convert market. These included America Online Inc...

...AtHome Corp., all of which issued convertible structures in 1998.

Notwithstanding the new success of **Internet** convertibles, most converts this quarter were small in size, typically under \$500 million, and conservative...

...accordingly to properly compensate investors for the risk that they're taking."

A case in **point** is Goldman Sachs' \$150 million exchangeable offering for cosmetics company Estee Lauder Cos. The deal...disappointing year.

Such concerns were mainly centered on the lackluster performance of the home-equity **loan** market, which continues to be hobbled by the disintegration of some of its former top issuers, such as United Cos. Funding Corp. But heavy volume from credit-card issuers, collateralized **loan** and bond obligations, and a big kick from the burgeoning stranded



utility asset sector was...

...Boston.

For senior asset-backed, spreads have come in by as much as 14 basis **points** since the New Year and are almost back to the tight levels of spring 1998...

21/6,K/43 (Item 5 from file: 267)

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04544198

On Wall Street

January 4, 1999

WORD COUNT: 1369

(c) SECURITIES DATA PUBLISHING All Rts. Reserv.

TEXT:

E\*Trade Rolls Out Shopping Center

In line with its aim of becoming an **Internet** portal site, E\*Trade has opened an on-line shopping center at its **Web** site.

E\*Trade customers and those who register as members on the E\*Trade site

...

...to expand its offerings in the future. "This is a value-added service that gives **Internet** users another reason to bookmark our site," he said.

Schwab Enters Canadian Market

Charles Schwab...

...and CEO of Charles Schwab Canada.

Keynote Ranks Brokerages

Keynote Systems has begun measuring the **Web** -page download times and availability rates of the **Web** sites of the largest on-line brokerage firms. Keynote is publishing the results on its **Web** site at [www.keynote.com/measures/brokers](http://www.keynote.com/measures/brokers).

For the week ended Dec. 25, **Web** Street Securities, Scottrade and Waterhouse were the top three firms, with **Web** -page download times of 2.50 seconds, 2.55 seconds and 2.72 seconds, respectively...

...The lowest-ranking firms on the list of 20 firms were E\*Trade, with a **Web** -page download time of 11.71 seconds, and Suretrade, whose home page contained a link...

...an error on every download attempt, according to Keynote.

Keynote Systems is a supplier of **Internet** performance measurement, diagnostic and consulting services.

E\*Trade Offers AOL Deal

E\*Trade has formed...

...Digital Marketing Services, operator of the AOL Rewards Program, to provide America Online members with **points redeemable** for a variety of discounted products and services for opening an E\*Trade account.

Under...

...an E\*Trade account with a minimum investment of \$1,000 by Dec. 31 received **points redeemable** for six months of free AOL service or one of 50 other products and services...

...Rewards.

Digital Marketing Services is a majority-owned subsidiary of AOL.

E\*Trade Snares Technology **Award**

E\*Trade's technology chief, Debra Chrapaty, has been given Information Week's Chief of the Year **award**. The **award** recognizes Chrapaty as the

year's top CIO for her role in designing and implementing a new technology architecture that underlies the company's Destination E\*Trade **Web** site.

Previous winners of the Chief of the Year **award** include Randy Mott of Wal-Mart (1997), Denis O' ...services, BankAmerica has established a new strategic technology and integrated payments group to enhance its **Internet**-based banking services for business and retail customers.

Executive vice president Chris Callero has been...the creation of a joint venture to offer insurance products to Japanese consumers over the **Internet** beginning in 1999.

The investment in InsWeb is the latest in a number of **Internet** investments by Softbank, which include stakes in Yahoo!, E\*Trade and E\* **Loan** . Softbank invested \$400 million in E\*Trade this summer, for a 27% stake, and owns 29% of Yahoo! An E\* **Loan** official declined to say how much Softbank invested in E\* **Loan** or what size stake the Japanese company has.

"Providing insurance on-line has the potential to be one of the biggest opportunities on the **Internet** ," said Yoshitaka Kitao, executive vice president and CFO of Softbank. "InsWeb has become the clear...

...on-line tax return preparation and filing services to registered users of its Access Vanguard **Web** site (www.vanguard.com).

The services, which will be available in late January, will be provided through Intuit WebTurboTax, the **Web**-based version of TurboTax.

Launched in June 1998, Access Vanguard offers an array of on...

COMPANY NAMES (DIALOG GENERATED): America Online ; An E \* **Loan** ; AOL Rewards Program ; BankAmerica ; BofA Forms E Commerce Group ; Charles Schwab & Co ; Charles Schwab Canada ; Chase Manhattan Bank ; Credit Suisse First Boston ; Digital Marketing Services ; DuPont ; E \* **Loan** ; E \* Trade Rolls Out Shopping Center ; E \* Trade Snares Technology ; Gomez Advisors ; Hambrecht & Quist ; Inteco...

21/6,K/44 (Item 6 from file: 267)

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04537951

**European Debt Markets, Falling for corporates**

August 10, 1998

WORD COUNT: 1679

(c) EUROMONEY ELECTRONIC PUBLICATIONS All Rts. Reserv.

TEXT:

...accounts of some of the country's biggest corporates including France Telecom. At 55 basis **points** over the OAT the deal was generously priced and ensured swift placement of paper.

In...One development is the rise of the exchangeables market. These are bonds which the issuer **redeems** in another company's shares, often allowing it to divest non-core shareholdings. "It is...

...as synthetic issuance and the much-touted Elvis, an equity-linked alternative to a bridging **loan** , are also emerging. Nothing is safe from the new mood of change.

Even the ritual of the investor roadshow may be changed forever by Real Madrid's presentation over the **internet** in June. The Spanish football club hoped to attract a greater geographical range of investors for its Pta7.5 billion (\$50 million) syndicated **loan** , backed by asset-flows from the club's sponsorship by Adidas.

...

21/6,K/45 (Item 7 from file: 267)  
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00035852

**Market Roundup**  
November 10, 1997

WORD COUNT: 1569

(c) INVESTMENT DEALERS DIGEST All Rts. Reserv.

TEXT:

...year average life. The issue was said to be garnering price talk "under 100 basis **points** " over Treasurys, said one potential investor. Additional details were not available. Alberta Energy is a...

...talk has the offering as a 15-year bullet maturity with pricing around 110 basis **points** over the 10-year Treasury. Standard & Poor's Ratings Group has given the company a...

...Inc. has received a commitment from Prudential Securities Credit Corp. for a \$37 million bridge **loan** , according to a Securities and Exchange Commission filing. The six-month **loan** will bear interest at Libor plus 400 basis **points** . If any amount remains outstanding after 90 days, the margin will be increased by 50 basis **points** . Costs included a 1% commitment fee and a 1% funding fee. The proceeds will be...offering will be used for working capital. Based in Hackensack, N.J., IDT offers telecommunications, **Internet** access and **Internet** telephony services. Neural Applications Corp. has sold \$12 million of units comprising debentures and preferred...The proceeds will be used to refinance current debt under existing bank facilities and to **redeem** its convertible senior subordinate notes due 2004. The Cleveland-based company operates diversified manufacturing and...

?